Part 1: Current Affairs Capsule Content for SBI PO |CLERK|MAINS|BOB|RBI Grade B

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South Korean President Moon Jae-in's visit to India.

- India & South Korea signed 11 Memorandum of Understandings (MOUs) during South Korean President Moon Jae-in's visit to India.
- Upgraded Comprehensive Economic Partnership Agreement (CEPA) signed to facilitate ongoing negotiations on upgrading the India-RoK (Republic of Korea) CEPA by identifying key areas for trade liberalization (including shrimp, molluscs & processed fish).
- India & South Korea have signed five MoUs in the field of Science & Technology in New Delhi. Harsh Vardhan & his South Korean counterpart You Young Min signed three MoUs which are Programme of Cooperation 2018-21, Establishment of Future Strategy Group & Cooperation in Bio-technology & Bio-economy.

Seychelles President Danny Faure visit

- He was on his first bilateral visit to India.
- He held the talks with PM Modi & reviewed the wide-ranging cooperation between the two countries, including in the fields of defence & security. The list of MoUs signed between the 2 countries:
- MOU between India & Seychelles regarding Indian Grant Assistance for Implementation of Small Development Projects through Local Bodies, Educational & Vocational Institutions,
- Twinning Agreement on the Establishment of Friendship & Cooperation between the Corporation of the City of Panaji (Municipal Corporation) & the City of Victoria of the Republic of Seychelles,
- MOU between the Indian Computer Emergency Response Team (CERT-in), Ministry of Electronics & Information Technology, India & the Department of Information Communications Technology of Seychelles on Cooperation in the area of Cyber Security,
- Cultural Exchange Programme between India & Seychelles for the years 2018-2022,
- Technical Agreement on Sharing White Shipping Information between the Indian Navy & the National Information Sharing & Coordination Center of Seychelles,
- MOU between the Foreign Service Institute of the Ministry of External Affairs of India & the Department of Foreign Affairs of Seychelles.

Repo Rate Increased By 25 Bps | Second Bi-Monthly Monetary Policy

Monetary Policy Committee (MPC) of **Reserve Bank of India** has increased the policy **Repo Rate** under the liquidity adjustment facility **(LAF) by 25 basis points to 6.25%** in the Second Bi-monthly Monetary Policy Statement (2018-19).

- Consequently, the reverse repo rate under the LAF stands adjusted to **6.0 percent,** & the marginal standing facility (MSF) rate & the Bank Rate to **6.50 percent.**
- MPC revised CPI inflation for **2018-19 to 4.8-4.9%** in the first half & **4.7%** in the second half.
- The MPC stated that the GDP growth rate for 2018-19 is retained at **7.4 percent.**

Notes:

- **The Monetary Policy Committee (MPC)** is a committee of the RBI headed by its Governor.
- The next meeting of the MPC is scheduled on July 31 & August 1, 2018.
- **Urjit Patel** is Present Governor of RBI.

And the IIFA goes to: IIFA Awards 2018

- **At the Indian International Film Awards (IIFA)**, late star **Sridevi won Best Actress (posthumously) for MOM** while **Irrfan Khan was given the Best Actor Award for Hindi Medium.** The award ceremony was held in Bangkok. Vidya Balan's Tumhari Sulu was awarded the Best Film trophy.

The Complete list of winners

	Category	Winners
1.	**Best Film**	Tumhari Sulu
2.	**Best Actor in a leading role (Female)**	Sridevi (MOM)
3.	**Best Actor in a leading role (Male)**	Irrfan Khan (Hindi Medium)
4.	**Best Actor In Supporting Role (Female)**	Meher Vij (Secret Superstar)
5.	**Best Actor In Supporting Role (Male)**	Nawazzuddin Siddiqui (MOM)
6.	**Best Director**	Saket Chaudhary (Hindi Medium)
7.	**Best Debut Director**	Konkona Sensharma (A Death in the Gunj)
8.	**Outstanding Achievement by an Actor in Indian Cinema**	Anupam Kher

Know how the Trump-Kim Summit took place

The historical **Trump-Kim summit** meeting was the **first of its kind between a sitting American president Donald Trump & a leader of North Korea Kim Jong-un.** It's been a rather long journey of mistrust, war & skirmishes that finally culminated in the **historic summit in Singapore.**

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The Outcome of Kim-Trump Summit-

- **US president Donald Trump & North Korean leader Kim Jong** Unsigned a document pledging to work toward **complete denuclearization of the Korean Peninsula** in return for US providing **security guarantees to the Democratic People's Republic of Korea (DPRK).**

PM Modi 3-Nation Visit | Indonesia, Malaysia & Singapore| Complete Highlights

- **PM Narendra Modi returned to New Delhi** after concluding his significant & successful **three-nation visit to Indonesia, Malaysia & Singapore.** Here we have covered the complete highlights of the event (Country Wise).

1. First Leg Visit to Indonesia:

On the first leg of 3-Nation visit, PM Modi has visited Indonesia. India & Indonesia **signed 15 MoUs** in the fields of defence, scientific & technological cooperation, railways & health, among others.

2. Second Leg Visit to Malaysia:

PM Modi had arrived in Singapore after a brief halt in Malaysia where he met his 92-year-old Malaysian counterpart Mahathir Mohamad to personally congratulate him on his stunning election victory & the two leaders had "productive discussions" on bolstering the bilateral strategic ties.

3. Third Leg Visit to Singapore:

- PM Narendra Modi launched three Indian digital payment systems - **RuPay, BHIM app & UPI by SBI** at the **'Business, Innovation & Community Event' in Singapore.** With the launch, India's RuPay digital payments system was linked up with Singapore's 33-year old **Network for Electronic Transfers (NETS).**
- PM Modi held wide-ranging talks with his Singaporean **counterpart Lee Hsien Loong** & delivered a keynote address at the **Shangri-La Dialogue** - Asia's premier defence & strategic affairs conference. **He is the first Indian PM to address the Shangri-La Dialogue.**
- PM Modi on his last day of three-day Singapore visit also went to the Changi Naval Base, the prime naval base for the Republic of Singapore Navy. There the PM visited the **Indian Naval Ship INS Satpura.**
- **8 agreements were signed between the two sides** which covered areas as wide as military cooperation & connectivity.

French Open 2018: Complete List Of Winners

- **The 2018 French Open (also known as Roland Garros)** was a Grand Slam tennis tournament played on outdoor clay courts.
  - **It was the 122nd edition** of the French Open
  - **Rafael Nadal was the defending champion in the Men's Singles & won his 11th French Open title.**
  - **Simona Halep won her first Grand Slam title.**

Category	Winner	Runner Up
Men's Singles	**Rafael Nadal** (Spain)	Dominic Thiem (Austria)
Women's Singles	**Simona Halep** (Rome)	Sloane Stephens (USA)
Men's Doubles	Nicolas Mahut (France) & Pierre-Hugues Herbert (France)	Oliver Marach (Austria) & Mate Pavic (Croatia)
Women's Doubles	Barbara Krejcikova (Czech Republic) & Katerina Siniakova (Czech Republic)	Eri Hozumi (Japan) & Makoto Ninomiya (Japan)

Virat Kohli Emerged as International Cricketer Of Year: CEAT Ratings

- **Indian skipper Virat Kohli** has emerged as the **International Cricketer of the Year at the CEAT Cricket Ratings awards,** which were presented in Mumbai. Batsman Rohit Sharma collected the award on behalf of Kohli.
- **International Batsman of the Year Award:** Shikhar Dhawan (India).
- **International Bowler of the Year Award:** Trent Boult (New Zealand).
- **T20 Bowler of the Year Award:** Rashid Khan (Afghanistan).
- **Outstanding Innings of the Year Award:** Harmanpreet Kaur (India).
- **Lifetime Achievement Award:** Farokh Engineer (India).
- **T20 Batsman of the Year Award**: Colin Munro (New Zealand).
- **U19 Player of the Year award:** Shubman Gill (India).

Indian Premier League (IPL) 2018: Complete Highlights

- It has been the season full of **ups & downs for the 11th edition of Indian Premier League (IPL) 2018.**
- Chennai Super Kings beat Sunrisers Hyderabad by 8 wickets in the final of the 2018 Indian Premier League at the Wankhede Stadium in Mumbai.
- CSK won their third IPL trophy after a gap of seven years.

Award	Winner (Team)
Man of the Match (Final)	Shane Watson (CSK)
Orange Cap (Most Runs)	Kane Williamson (SRH)

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Purple Cap (Most Wickets)	Andrew Tye (KXIP)
Emerging Player	Rishabh Pant (DD)

Acquisition of Bhushan Steel Under IBC | A Milestone in Bankruptcy Proceedings

- The defining line of IBC by the **Ministry of Law & Justice** which says that- "It is an act to consolidate & amend the laws relating to reorganisation & insolvency resolution of **corporate persons, partnership firms & individuals** in a time bound manner for maximisation of value of assets of such persons, to promote entrepreneurship, availability of credit & balance the interests of all the stakeholders".

Key Highlights of IBC, 2016:

1. **Corporate Debtors: Two-Stage Process-**
   To initiate an insolvency process for corporate debtors, the default should be at least INR 100,000 (USD 1495) (which limit may be increased up to INR 10,000,000 (USD 149,500) by the Government). The Code proposes two independent stages:

(a) **Insolvency Resolution Process (IRP),** during which financial creditors assess whether the debtor's business is viable to continue & the options for its rescue & revival; and

(b) **Liquidation-** if the insolvency resolution process fails or financial creditors decide to wind down & distribute the assets of the debtor.

2. **Insolvency Resolution Process for Individuals/Unlimited Partnerships-**

- For individuals & unlimited partnerships, the Code applies in all cases where the minimum default amount is INR 1000 (USD 15) & above (the Government may later revise the minimum amount of default to a higher threshold).
- The Code envisages two distinct processes in case of insolvencies: automatic fresh start & insolvency resolution.

How Do Banks Get Benefit from this Acquisition?

- For a banking sector that has suffered back-to-back bad news for a while now, this acquisition offers a ray of hope. Bamnipal Steel Ltd (BNPL) announced the completion of its acquisition of Bhushan Steel, **marking the resolution of the first case** under IBC, 2016.
- **This was among the first lot of 12 companies** that the **Reserve Bank of India (RBI)** had pushed to the **National Company Law Tribunal (NCLT)** for bankruptcy proceedings in 2017.
- **Union Finance Minister Piyush Goyal** (who recently took the finance ministry's charge from Arun Jaitley in wake of the latter's ill health) described it as a ***"historic breakthrough"*** in resolving legacy issues of banks.
- The cash payment immediately lessens the burden on a group of banks including fraud-hit Punjab National Bank (PNB). The top three banks that had given loans to the Bhushan Steel are **State Bank of India (Rs 12,800 Crore), Punjab National Bank (Rs 4,900 crore), & Canara Bank (Rs 2,860 crore).**

Key Appointments in Bhushan Steels after acquisition:

- Rajeev Singhal has taken over as the new Managing Director of the steelmaker, while Krishnava Dutt has been appointed an Independent Director.

Smart Cities Mission: 1,333 Projects Worth Rs. 50,626 Crores Completed or Under Implementation

- Ministry of Housing & Urban Affairs able to achieve substantial milestones in both physical & financial terms in so far as mission objectives/targets are concerned.
- During the year 2017-18, while the total cumulative grants released was Rs. 46,663 crores, Utilization Certificates were due only for the grants released upto March 2016, i.e. for approximately Rs. 10,365 crores.
- Overall projects worth Rs.2,03,979 crores have been identified for all 99 smart cities across the country.
- The timeline for the completion of smart city projects according to the rounds in which they were selected is given below:

1. Round 1 cities- 2019-20 to 2020-21
2. Round 2 cities- 2019-20 to 2021-22
3. Round 3 cities- 2020-21 to 2021-22
4. Round 4 cities- 2020-21 to 2022-23

AMRUT (Atal Mission for Rejuvenation & Urban Transformation)

- Under AMRUT, out of State Annual Action Plan(SAAP) size of Rs. 77,640 crores, projects worth Rs. 65,075 crores (84%) are under various stages of implementation including projects tendered & where DPRs have been approved.

PMAY(U) (Pradhan Mantri Awas Yojana Urban)

- Total of Rs. 24,475crores has been released to the States under the scheme. So far, 45.86 lakh houses have been sanctioned under the scheme; out of these 23.43 lakh houses have been grounded & 7.02 lakh houses have been completed so far (including incomplete houses of earlier scheme).

DAY - NULM (Deendayal Antyodaya Yojana-National Urban Livelihoods Mission)

- Under the Mission, Rs.1907.5 crores have been released so far. The Mission has been extended to all the statutory towns. Since the beginning of the mission, employment has been generated for 6,36,956 beneficiaries.

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HRIDAY (Heritage City Development & Augmentation Yojana)

- City HRIDAY Plans (CHPs) for 12 cities have been approved. 66 DPRs amounting to Rs. 421.47 crores have been approved & Rs. 261.31 crores have been released to 12 cities for implementation of the scheme.

Swachh Bharat Mission (Urban)

- A total of Rs. 6,592 crores have been released to states. Total number of 48.67 lakh individual household toilets & 3.3 lakh Community/Public Toilet (CT/PT) seats have already been constructed & 8.3 lakh individual toilets & 0.37 lakh CT/PT are under construction.
- 2679 cities have been so far self-declared Open Defecation Free & after third-party certification, 2,133 cities/ ULBs have been certified as Open Defecation Free (ODF).

Dadasaheb Phalke Film Foundation Awards 2018 Announced

- Bollywood actors Bhumi Pednekar, Sonam Kapoor & Akshay Kumar bagged the best actress & best actor awards at the Dadasaheb Phalke awards, given by Dadasaheb Phalke Film Foundation, held in Mumbai.
- Manisha Koirala won the 'Most Versatile Actress' award. Veteran actor-director Rakesh Roshan was given the lifetime achievement award for his contribution to the industry as an actor, producer & a director.
- The complete list of all the winners of Dadasaheb Phalke Film Foundation Awards 2018:

Category	Winner
Best Actor	Akshay Kumar, for Padman (Jury) & for Toilet: Ek Prem Katha
Best Actress in a Leading Role	Sonam Kapoor, for Padman
Best Actress	Bhumi Pednekar, for Toilet: Ek Prem Katha
Lifetime Achievement Award	Rakesh Roshan
Saraswatibai Dadasaheb Phalke Best Actress (Lifetime) award	Farida Jalal
Most Entertaining Film (Sonu ki Titu ki Sweety)	Luv Ranjan

Dadasaheb Phalke Excellence Awards 2018: Complete List of Winners

Category	Winner
Best actor (male)	Shahid Kapoor
Best actor people's choice award	Ranveer Singh
Best actress (critics)	Aditi Rao Hydari
Lifetime achievement award	Simi Garewal
Pride of Indian cinema	Sanjay Dutt
Path-breaking producer of the year	Anushka Sharma & Karnesh Sharma
Best director	Ashwiny Iyer Tiwari
Outstanding performance male	Raj Kumar Rao, Rana Daggubati
Outstanding performance female	Tamannahh Bhatia, Kriti Sanon

Venkaiah Naidu 3-Nation Visit: Complete Highlights

- VP M Venkaiah Naidu visited to **South America's Guatemala, Peru & Panama.** Bilateral trade & investments were discussed during the visit.
- This was the VP's first overseas visit after assuming office. He was accompanied by a high-level delegation, including Minister of State for Tribal Affairs Jasvantsinh Sumanbahi Bhabhor.

1. On 1st Leg Visited Guatemala:

- VP Naidu arrived in Guatemala. During his stay in Guatemala city, he met the leadership of the nation.
- Pact signed between India & Guatemala for strengthening diplomatic cooperation through Respective Foreign Service Institutes in the educational field.

2. On 2nd Leg Visited Panama:

- On 2nd leg, Mr Naidu visited Panama where India & Panama have signed 2 agreements on the exemption of Visas for holders of Diplomatic & Official Passports & in the field of Agriculture.
- During the talks with Panamanian leaders, Mr Naidu also announced a total of US $ 25 million Line of Credit for setting up a Centre of Bio-diversity & Drug Tracking & a Centre for Innovation & Technology.

3. On 3rd Leg Visited Peru:

- VP Venkaiah Naidu arrived in Peru on the third & final leg of his three-nation visit to Latin America. India & Peru signed an agreement in the field of Renewable Energy at Lima.
- The pact was signed in the presence of VP M Venkaiah Naidu & the PM Cesar Villanueva Arevalo.

Static Points related to the countries

- Guatemala Capital- Guatemala City, Currency- Guatemalan quetzal.
- Peru Capital- Lima, Currency- Sol.
- Panama Capital- Panama City, Currencies- United States Dollar, Panamanian balboa.

CWG 2018 Concludes: Australia Tops Medal Tally, India Third

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- 21st edition of the Commonwealth Games held in Gold Coast, Australia, with a colourful opening ceremony.
- Carrara Stadium has been chosen as the venue to host the opening ceremony. These Games will mark the 5th time that Australia has hosted the games.
- India represented at the opening ceremony by a contingent of over 200 athletes who will be led by flag-bearer P V Sindhu.
- India finished **third in the medals tally at the Commonwealth Games 2018** with 66 medals (26 Gold, 20 Silver & 20 Bronze). Australia with 198 medals & England with 136 were ahead.

Complete List of all the Medals won by India in the CWG 2018

GOLD MEDALS (26)		
S. N.	Winners	Sports Category
Weightlifting		
1.	Chanu Saikhom MIRABAI	Women's 48kg
2.	Venkat Rahul RAGALA	Men's 85kg
3.	Sanjita Chanu KHUMUKCHAM	Women's 53kg
4.	Sathish Kumar SIVALINGAM	Men's 77kg
5.	Punam YADAV	Women's 69kg
Shooting		
6.	Manu BHAKER	Women's 10m Air Pistol
7.	Jitu RAI	Men's 10m Air Pistol
8.	Anish BHANWALA	Men's 25m Rapid Fire Pistol
9.	Sanjeev RAJPUT	Men's 50m Rifle 3 Positions
10.	Heena SIDHU	Women's 25m Pistol
11.	Tejaswini SAWANT	Women's 50m Rifle 3 Positions
12.	Shreyasi SINGH	Women's Double Trap
Wrestling		
13.	Kumar SUSHIL	Men's Freestyle 74 kg
14.	SUMIT	Men's Freestyle 125 kg
15.	Rahul AWARE	Men's Freestyle 57 kg
16.	BAJRANG	Men's Freestyle 65 kg
17.	Vinesh PHOGAT	Women's Freestyle 50 kg
Boxing		
18.	Gaurav SOLANKI	Men's 52kg
19.	Vikas KRISHAN	Men's 75kg
20.	MC Mary KOM	Women's 45-48kg
Table-Tennis		
21.	India	Men's Team
22.	Manika BATRA	Women's Singles
23.	India	Women's Team
Badminton		
24.	Saina NEHWAL	Women's Singles
25.	India	Mixed Team Event
Athletics		
26.	Neeraj CHOPRA	Men's Javelin Throw

SILVER MEDALS (20)		
	Winners	Sports Category
Weightlifting		
1.	Pardeep SINGH	Men's 105kg
2.	GURURAJA	Men's 56kg
Shooting		
3.	Heena SIDHU	Women's 10m Air Pistol
4.	Mehuli GHOSH	Women's 10m Air Rifle
5.	Anjum MOUDGIL	Women's 50m Rifle 3 Positions
6.	Tejaswini SAWANT	Women's 50m Rifle Prone
Wrestling		
7.	Mausam KHATRI	Men's Freestyle 97 kg
8.	Babita KUMARI	Women's Freestyle 53 kg
9.	Pooja DHANDA	Women's Freestyle 57 kg
Boxing		
10.	Satish KUMAR	Men's +91kg
11.	AMIT	Men's 46-49kg
12.	Manish KAUSHIK	Men's 60kg
Table-Tennis		
13.	ACHANTA Sharath/ GNANASEKARAN Sathiyan	Men's Doubles
14.	BATRA Manika/ DAS Mouma	Women's Doubles
Badminton		
15.	Satwik RANKIREDDY/ Chirag Chandrashekhar SHETTY	Men's Doubles
16.	Srikanth KIDAMBI	Men's Singles
17.	PV Sindhu	Women's Singles
Athletics		
18.	Seema PUNIA	Women's Discus Throw
Squash		
19.	CHINAPPA Joshna/ PALLIKAL KARTHIK Dipika	Women's Doubles
20.	PALLIKAL KARTHIK Dipika/GHOSAL Saurav	Mixed Doubles

BRONZE MEDALS (20)		
S. No.	Winners	Sports Category
Weightlifting		
1.	Deepak LATHER	Men's 69kg

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2.	Vikas THAKUR	Men's 94kg
Shooting		
3.	Om MITHARVAL	Men's 10m Air Pistol
4.	Ravi KUMAR	Men's 10m Air Rifle
5.	Om MITHARVAL	Men's 50m Pistol
6.	Ankur MITTAL	Men's Double Trap
7.	Apurvi CHANDELA	Women's 10m Air Rifle
Wrestling		
8.	SOMVEER	Men's Freestyle 86 kg
9.	Sakshi MALIK	Women's Freestyle 62 kg
10.	Divya KAKRAN	Women's Freestyle 68 kg
11.	KIRAN	Women's Freestyle 76 kg
Boxing		
12.	Hussamuddin MOHAMMED	Men's 56kg
13.	Manoj KUMAR	Men's 69kg
14.	Naman TANWAR	Men's 91kg
Table-Tennis		
15.	DESAI Harmeet/SHETTY Sanil Shankar	Men's Doubles
16.	Sharath ACHANTA	Men's Singles
17.	GNANASEKARAN Sathiyan/BATRA Manika	Mixed Doubles
Badminton		
18.	REDDY N. Sikki/ PONNAPPA Ashwini	Women's Doubles
Athletics		
19.	Navjeet DHILLON	Women's Discus Throw
Para Powerlifting		
20.	Sachin CHAUDHARY	Men's Heavyweight

PM Modi's 3-Nation Tour of Europe: Important Highlights

PM visited Sweden & the UK with the aim of boosting bilateral cooperation in several key areas, including trade & investment.

- In the UK, PM attended the Commonwealth Heads of Government Meeting (CHOGM) & in Sweden, he attended the India-Nordic Summit which was co-hosted by India & Sweden.
- PMs of all the Nordic countries -- Denmark, Finland, Iceland, Norway & Sweden also attended the summit.

UK Joins International Solar Alliance to Mark Narendra Modi Visit

The United Kingdom joined the India-led International Solar Alliance (ISA) ahead of PM Narendra Modi's visit to Britain.

Modi in Sweden on 1st leg of 3-nation visit

- PM Modi left for Sweden on the first leg of his three-nation tour of Europe.
- Modi held a bilateral summit with Swedish PM Stefan Lofven.
- India & Sweden also co-host the first ever India-Nordic Summit, where the PMs of the other four Nordic countries of Denmark, Finland, Iceland & Norway were present.
- PM Modi held a roundtable with top Swedish CEOs Companies in Sweden, the largest Nordic economy in Europe has committed a fresh 1.1 billion dollars investment in India. He Signed various agreements with Sweden, Denmark & Iceland.

Modi in the UK on 2nd leg of 3-nation visit:

- PM Modi addressed the world in a globally broadcast live event called 'Bharat Ki Baat, Sabke Saath' from the iconic Central Hall Westminster in London.
- PM Modi & 52 other leaders attended the Commonwealth Heads of Government Meeting (CHOGM) at the Buckingham Palace in London. He joined other heads of government for the leaders' retreat at Windsor Castle, which concluded the Commonwealth Heads of Government Meeting (CHOGM) in the UK.
- PM Modi also held bilateral talks with his British counterpart Theresa May. Counter-terrorism cooperation was the main agenda of discussion. Modi & May agreed to take "decisive & concerted actions" against terrorism in all its manifestations.

Modi in Germany on 3rd & last leg of 3 nation visit:

- PM Narendra Modi held bilateral talks with German Chancellor Angela Merkel in Berlin & discussed ways to further strengthen the strategic partnership between the two countries/
- It was third & the last leg of Modi's three-nation tour to the UK, Sweden & Germany. The PM arrived in Delhi from Berlin.

List of MOUs & Agreements Signed on Visit of PM Modi to Stockholm

MOUs/Agreements between India & Sweden

- Joint Declaration on India-Sweden Innovation Partnership for a Sustainable Future between Ministry of Science & Technology of India & the Ministry of Enterprise & Innovation.

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MOUs/Agreements between India & Denmark

- MOU on Cooperation in the field of Sustainable & Smart Urban Development between the Ministry for Housing & Urban Affairs of India & the Ministry of Industry, Business & Financial Affairs of Denmark.
- MOU on Cooperation in the fields of Animal Husbandry & Dairying between Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare of India & the Danish Veterinary & Food Administration, Ministry of Environment & Food of Denmark.
- MOU on Food Safety Cooperation between the Food Safety & Standards Authority of India & the Danish Veterinary & Food Administration.
- MOU on Cooperation in Agricultural Research & Education between the Indian Council of Agricultural Research & the University of Copenhagen, Faculty of Science, Denmark.

MOUs/Agreements between India & Iceland

- MOU on the Establishment of the ICCR Chair for Hindi Language between Indian Council for Cultural Relations & the University of Iceland.

MOUs/Agreements between India & UK

- India & the UK have signed 10 agreements in several sectors including cyber-relationship, rejuvenation of Ganga & skill development.
- The two countries have agreed to an overarching cyber-relationship framework that among others enables the development of a common & shared understanding of the international cyber activity.
- An MoU on the rejuvenation of River Ganga, National Mission for Clean Ganga (NMCG) & the UK-based Natural Environmental Research Council (NERC).
- An MoU on Skill Development, Vocational education & Training & seek to promote greater collaboration in domains such as strengthening skill delivery in high demand sectors where UK has technical & skilling expertise.
- A Statement of Intent between NITI Aayog & UK's Department of Business, Energy & Industrial Strategy (BEIS) has also been signed.
- Inked the deal on cooperation in the field of Animal Husbandry, Dairying & Fisheries Sectors seeking to strengthen collaboration in livestock health & husbandry, breeding, dairying & fisheries.
- An MoU on Exchange of Information for the Purposes of Combating International Criminality & Tackling Serious Organised Crime has been signed.

Static Takeaways

- Sweden Capital- Stockholm, Currency- Swedish krona.
- Denmark Capital- Copenhagen, Currency- Danish krone.
- Iceland Capital- Reykjavik, Currency- Icelandic króna.
- The United Kingdom Capital- London, Currency- British pound.
- Germany Capital- Berlin, Currency- Euro, Chancellor- Angela Merkel.
- Nordic countries include Sweden, Norway, Finland, Denmark & Iceland.

65th National Film Awards: The Complete List of the winners

- The 65th National Film Awards were announced in Shastri Bhawan, New Delhi.
- The chairpersons of the three juries (Feature, Non-feature & Writing) for the National Film Awards have announced the awards for the different categories.
- This year, the jury is being headed by director Shekhar Kapur. The jury panel has 10 members.
- National Film Awards will be given by the President Ram Nath Kovind in May 2018.

Complete List of Winners of 65th National Film Awards

Category	Winner
Best Anthropological film	Name Place Animal Thing, Slave Genesis
Best Critic on Cinema	Girdhar Jha (Swarn Kamal)
Special Mention	Mhorkya (Marathi), Hello Arasi (Oriya), Take Off (Malayalam), Newton (Hindi)
Best Hindi Film	Newton
Best Bengali Film	Mayurakshi
Marathi Film	Kachcha Limbu
Best Malayalam Film	Thondimuthalum Driksakshiyum
Best Action Direction	Abbas Ali Moghu for Baahubali 2
Choreography	Ganesh Acharya for 'Gori Tu Latth Maar' for Toilet - Ek Premkatha
Best Special Effects	Baahubali 2
Best Background Score	Mom
Special Jury Award	Nagarkirtan
Best Lyrics	JM Prahalad for Muthuratna song
Best Actress	Sridevi for 'Mom'
Best Actor	Riddhi Sen for 'Nagar Kirtan'
Best Director	Jayaraj for 'Bhayanakam'
Best Film	Village Rockstars (Assamese)

All about the French President Emmanuel Macron 4-day visit to India

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- French President Emmanuel Macron visited India.
- It aimed at strengthening the bilateral economic, political & strategic dimension of engagement between the two countries.
- The biggest agenda was the first Summit of the International Solar Alliance which was jointly launched by the French President & Indian PM Narendra Modi in New Delhi.
- PM Narendra Modi & French President Emmanuel Macron jointly inaugurated Uttar Pradesh's largest 75-megawatt solar power plant in the Mirzapur district. They also visited Deen Dayal Hastkala Sankul - a trade facilitation centre in Varanasi.
- From the Manduadih railway station, both of them flagged off the Varanasi-Patna intercity train.
- During the visit, Mr Macron announced an additional investment of 700 million euros for global solar energy generation by 2022 to reduce the use of fossil fuel & help combat climate change.
- The President took part in a Knowledge Summit in Delhi which was attended by more than 200 academicians from both sides.
- During Macron's visit, a total of 14 Agreements were signed between India & France which are given below:

1. Agreement between India & France on the Prevention of Illicit Consumption & Reduction of Illicit Traffic in Narcotic Drugs, Psychotropic Substances & Chemical Precursors & Related Offences.
2. India-France Migration & Mobility Partnership Agreement.
3. Agreement between India & France to facilitate Mutual Recognition of Academic Qualifications.
4. MoU between Ministry of Railways & SNCF Motilities, France on technical cooperation in the field of Railways.
5. Letter of Intent between India & France for creation of a permanent Indo-French Railways Forum.
6. Agreement between India & France regarding the provision of reciprocal logistics support between their Armed Forces.
7. MoU between India & France on cooperation in the field of Environment
8. Agreement between India & France on cooperation in the field of Sustainable Urban Development
9. Agreement between India & France regarding the exchange & reciprocal protection of classified or protected information
10. Implementing Arrangement between ISRO & Central National D'EtudesSpatiales (CNES) for pre-formulation studies of a Maritime Awareness Mission
11. Industrial Way Forward Agreement between Nuclear Power Corporation of India Ltd, & EDF, France
12. Bilateral Arrangement between India & France on cooperation in the matter of Hydrography & Maritime Cartography
13. Credit Facility Agreement between India & France of Euros 100 million for funding of the Smart City Projects through a Challenge Process.
14. MoU between National Institute of Solar Energy (NISE), Ministry of New & Renewable Energy & the National Solar Energy Institute (INES), France

Important Points about the UP's largest solar plant

- The plant has been built at a cost of around Rs. 500 crores by French firm ENGIE.
- The 100 MW solar plant has come up at Dadar Kalan village on the hilly terrain of the Vindhyas range
- The solar plant will generate 15.6 crore units of electricity annually, which is about 1.30 crore units per month.

President Xi Jinping Becomes China's Leader for Life

- President Xi Jinping Becomes China's Leader for Life As Parliament Abolishes Presidential Term-Limit
- China's Parliament has abolished the decades-old two-term limit for the President, allowing Xi Jinping to remain as the country's leader for life.
- The constitutional changes were passed in Beijing by the annual sitting of the National People's Congress - the country's legislature - with the two-thirds majority. Of the 2,964 delegates, only two voted against the change, while three abstained.

New Chief Ministers elected in TRIPURA, NAGALAND & MEGHALAYA

- Biplab Kumar Deb was sworn in as the Chief Minister of Tripura's first Bharatiya Janata Party government in Agartala. He has replaced Manik Sarkar. Jishnu Deb Burman took oath as the Deputy CM of the State.
- Neiphiu Rio, chief of Nationalist Democratic People's Party (NDPP), took oath as the Chief Minister of Nagaland at its capital Kohima. He became the first Nagaland leader to take oath outside Raj Bhavan.
- National People's Party President Conrad Sangma takes oath as the Chief Minister of Meghalaya.

And the 2018 Oscars goes to: Complete list of Winners

- **The 90th Annual Academy Awards (also known as Oscar Awards)** were held at the Dolby Theatre in Los Angeles, the USA.
- **The Shape of Water** won the top prize of the night - **Best Picture.**
- **Jimmy Kimmel** hosted the ceremony for the second year in a row. He has become the first host since Billy Crystal to do so.

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The full list of winners is below-

Category	Winner
Best Picture	The Shape Of Water
Best Director	Guillermo del Toro, The Shape Of Water
Best Actress	Frances McDormand, Three Billboards Outside Ebbing, Missouri
Best Actor	Gary Oldman, Darkest Hour
Best Original Screenplay	Get Out
Best Adapted Screenplay	Call Me By Your Name
Best Original Score	The Shape Of Water
Best Original Song	Remember Me, Coco
Best Documentary Feature	Icarus

All about the Indian Wells Masters 2018

Category	Winner	Runner Up
Men's Singles	Juan Martin Del Potro (Argentina)	Roger Federer (Switzerland)
Women's Singles	Naomi Osaka (Japan)	Daria Kasatkina (Russia)
Men's Doubles	John Isner (United States) & Jack Sock (US)	Bob Bryan (US) & Mike Bryan (US)
Women's Doubles	Hsieh Su-wei (Chinese Taipei) Barbora Strycova (Czech Republic)	Ekaterina Makarova (Russia) Elena Vesnina (Russia)

Topic 1: BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI in News

- **RBI** announced that the **licence of Alwar Urban Co-operative Bank in Alwar, Rajasthan** has been cancelled as it is not in a position to pay its depositors in full as & when their claims accrue.
- **Sunil Mehta Committee,** set up to **look into the faster resolution of stressed assets,** recommended the creation of an **asset management company for the resolution of stressed loans worth more than Rs. 500 crores.** It recommended **a five-pronged strategy Project 'SASHAKT' to deal with Non-Performing Assets** in the country's banking system. The strategy includes: **1.** SME resolution approach, **2.** Bank-led resolution approach, **3.** AMC/AIF led resolution approach, **4.** NCLT/IBC approach, & **5.** Asset-trading platform.
- **Mehta Committee** also proposed a **Bank Led Resolution Approach (BLRA) for loans between Rs 50 & Rs 500 crore.** Under this approach, financial institutions will enter **into an inter-creditor agreement to authorise the lead bank to implement a resolution plan in 180 days.**
- **Insolvency & Bankruptcy Board of India** notified the IBBI **(Insolvency Resolution Process for Corporate Persons) (Third Amendment)** Regulations, 2018. IBBI has mandated that a **resolution professional should determine whether a corporate debtor** indulged in fraudulent transactions **within a specified time period during the resolution process.**
- **RBI** revised the upwards **housing loan limits under Priority Sector Lending (PSL).** Housing loans of **up to Rs 35 lakh for residences costing less than Rs 45 lakh will now be treated as Priority Sector Lending (PSL)** to give a boost to the low-cost segment. The housing loan limits for eligibility under priority sector lending will be **revised to Rs 35 lakh in metropolitan centres & to Rs 25 lakh** in other centres.
- For the 'maintenance of close relative' category of Liberalised Remittance Scheme (LRS), **RBI** narrowed the definition of relatives to **check the flow of funds.** Funds under **the 'maintenance of close relative' category can be sent only to immediate relatives such as parents, spouses, children & their spouses.**
- RBI eased **investment norms for Foreign Portfolio Investors (FPIs)** in debt, especially into individual large corporates, a move that can help attract more overseas flows. FPIs allowed **to invest in various debt market instruments such as government bonds, treasury bills, state development loans & corporate bonds,** limit increased to 30% of the outstanding stock of that security, from 20%.

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- **RBI** released the draft guidelines to **modify the loan system for delivery of bank credit,** making the rules stricter to regulate larger borrowers enjoying working capital facility from the banking system.
- In a bid to check loan defaults, RBI stated that a **Public Credit Registry (PCR)** will be set up containing information on all borrowers to ensure financial stability.
- RBI has made changes in the Gold Monetisation Scheme (GMS). It is aimed at enabling people to open a **hassle-free gold deposit account.** The short-term deposits should **be treated as bank's on-balance sheet liability.** These deposits made **with the designated banks for a short period of 1-3 years (with a facility of rollover)**. Deposits can also be allowed for **broken periods (e.g. 1 year 3 months; 2 years 4 months 5 days; etc.).**
- RBI stated that **interest subsidy scheme on short-term crop loans of up to three lakh rupees** will be implemented through the Direct Benefit Transfer (DBT) mode from the current financial year.
- **RBI** imposed a penalty of **Rs. 5 crores on South Indian Bank (SIB) for non-compliance** with its directions on Income Recognition & Asset Classification (IRAC) norms, Know Your Customer (KYC) norms & treasury function.
- RBI revised **"Know Your Customer"** or the KYC guidelines. RBI made **linking of national biometric ID Aadhaar** to bank accounts mandatory.
- RBI tightened reporting norms **for the Liberalised Remittance Scheme (LRS)** under which an individual can transfer up to USD 2,50,000 abroad in a year.
- **RBI** switched back to the **gross domestic product (GDP)**-based measure to offer its growth estimates from the gross value added (GVA) methodology.
- As per the RBI directive, **security/bond valuation** will be based **on weighted average price of the last half-an-hour of trading on the last trading day of every quarter** against the last traded price earlier.
- **RBI** imposed a **monetary penalty of Rs. 58.9 crore**s on ICICI Bank Limited for non-compliance with the directions issued by the RBI on direct sale of securities from its Held To Maturity (HTM) portfolio.

Public Sector Banks in News

- In a first-of-its-kind transaction, **IRDAI approved a proposal allowing Life Insurance Corporation (LIC) to acquire a majority stake in the IDBI bank.** Under the proposal, the public-sector life insurance behemoth can raise its stake in the **public-sector bank to 51%,** injecting Rs. 10,000-13,000 crore in the debt-ridden lender.
- **SBI** revised its interest higher on **retail fixed deposits or FDs below Rs. 1 crore.** For SBI FDs with a maturity of one year to less than two years, it increased to 6.65% for the public. **Senior citizens** will get an interest rate of 7.15%.
- **SBI** reported a loss of **Rs. 7,718 crores in the January-March quarter, hurt by higher provisions for bad loans.**
- **Bank of Baroda** located most of its **operational activities at a shared service centre (SSC) at the GIFT City** near Ahmedabad.
- As per the **TRA Brand Trust Report 2018,** SBI was **the most-trusted bank (both public & private sector)** in the country & **ICICI Bank** topped the chart among the private ones.
- **Bank of India (BoI)** entered into **an agreement with National E-Governance Services (NeSL)** for information utility (IU) arrangement under the Insolvency & Bankruptcy Code (IBC).
- SBI come up with an **alternate & convenient method of cash withdrawal** for its customers. The bank is now providing facilities of cash through 'Cash@POS' initiative.
- **SBI** announced the **launch of its UK subsidiary, SBI (UK) Limited,** with an initial capital commitment of 225 million pounds from its parent entity. India's largest state-owned bank becomes the first foreign bank in the UK to **ringfence its retail division from its wholesale business.**
- **SBI** will be investing a **total of Rs 80 billion in the Arun III hydropower project of Nepal.**
- **SBI & India Mortgage Guarantee Corporation (IMGC)** signed a pact to offer mortgage guarantee scheme for prospective non-salaried & self-employed home loan customers.
- **PNB launched** new products such as **pre-approved credit card & UPI solution** to mark its **124th foundation day i.e. 12th April 2018.**
- As per Allahabad Bank, the Ministry of Corporate Affairs **allowed the amalgamation of its wholly own subsidiary - All Bank Finance Ltd (ABFL)** with the lender.

Private Sector Banks in News

- **YES Bank** announced that it has received **final regulatory approval from SEBI** to start mutual fund business. **YES Asset Management (India), a wholly owned subsidiary of YES Bank,** will launch fund offerings.
- **ICICI Bank** announced that **its mortgage loan portfolio crossed the Rs 1.5-trillion milestone,** making it the largest private player in the segment, & the lender is targeting to grow it to Rs 2 trillion by FY20.
- **RBL Bank** raised its stake **in Swadhaar Finserve Pvt. Ltd to 100% from 60.48%.** The bank has bought the stake it did not own from US-based non-profit Accion. **Swadhaar FinServe started operations** as NBFC in 2008.
- **ICICI Bank board** appointed ICICI Prudential Life Insurance CEO **Sandeep Bakhshi as whole-time director & chief operating officer (COO)**.

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- **Fitch** downgraded ICICI Bank's 'support rating' to '3', from '2', its support rating floor to 'BB+', from 'BBB-'. Axis Bank's rating degraded to negative from stable, pointing to the high proportion of NPAs.
- **Marg ERP limited** partnered **with ICICI Bank** to offer **an integrated payments platform to Micro, Small & Medium Enterprise (MSME) customers**.
- **Cabinet** approved the **proposal for grant of permission to HDFC Bank** to raise additional share capital of up to a maximum of 24,000 crore rupees. The composite foreign **shareholding in the Bank will not exceed 74%.**
- **Yes Bank & YES Global Institute** launched **Agenda 25×25,** which pledges to create a synergetic startup environment for budding women entrepreneurs in India. It will ensure that by **2025 at least 25% of all entrepreneurs in India** are women.
- **Yes Bank** is all set to **roll out a capacity building project with farmers in Haryana & Rajasthan** under its 'Livelihood & Water Security' CSR initiative.
- **Yes Bank** received **the Reserve Bank of India's (RBI) approval** to open two representative offices in London & Singapore.
- The board of directors of **Kotak Mahindra Bank redesignated Uday Kotak as MD & CEO.**
- **HDFC Bank launched IRA 2.0,** its interactive humanoid at the Koramangala Branch in Bengaluru.
- **Kolkata-based Bandhan Bank Ltd** became one of the **top 50 most valuable publicly traded firms** in India. It claimed **50th rank**, as per BSE data. Tata Consultancy Services Ltd is the most valuable company in India.
- **Yes Bank** launched **'Yes GST', an OD (over draft) facility for Micro, Small & Medium Enterprises (MSMEs).** Through this, an MSME can avail OD up to Rs 1 crore, based on their annual turnover, backed by GST returns.
- **Kotak Mahindra Bank Ltd** beat SBI for the first time **to become the second most valued bank in the country.**
- **National E-Repository Limited (NERL),** a group company of National Commodity & Derivatives Exchange Limited (NCDEX), brought **in ICICI Bank & HDFC Bank** on board as the repository participants for pledge finance.
- **Jammu & Kashmir Bank** launched a special **financing scheme named 'Add-on Working Capital GST'** to help the state industry cope with the delay in reimbursement of GST under special tax relief.
- Private sector lender **IndusInd Bank has received RBI's approval** to buy the securities services arm of IL&FS.
- **An MoU was signed between the Indian Army & HDFC Bank** on the Defence Salary Package.

SMALL & PAYMENT BANKS IN NEWS

- **Fino Payments Bank** launched a suite of **digital products that can be accessed online & through mobile phones** with the focus to build the transaction platform.
- **Paytm Payments Bank** now has over **100 million KYC wallets.**
- **Jio Payments Bank Limited** commenced its operations as a payments bank.
- **Jana Small Finance Bank (formerly Janalakshmi Financial Services)** announced commencement of its banking operations.
- **Equitas Small Finance Bank** launched a **new 'Yellow Army Savings Account'** to increase its customer base through its association with the Chennai Super Kings (CSK).

INTERNATIONAL BANKS in News

- **RBI licensed Bank of China** to operate in India. It will **be the second Chinese bank to be operating** in the country. As on 1 Jan, 2018 **Industrial & Commercial Bank of China Ltd was operating in India** along with 45 other foreign banks. **UK's Standard Chartered** has the highest, 100 branches in India as of now.
- **World Bank** approved **$55mn to expand the use of clean renewable energy** in rural areas of Bangladesh.
- **Deutsche Bank AG named Christian Sewing** as the Chief Executive officer of the Bank.

Other Financial Institutions in News

- BSE entered into an **agreement with Bombay Metal Exchange (BME)** for the growth & systematic development of commodity derivatives **markets in the non-ferrous metals complex.**
- **SEBI approved amendments** to buyback & takeover regulations & changed the time for announcing the price band of initial public offering (IPO) from 5 to 2 days, as per the Chairman of SEBI, Ajay Tyagi. In a consultation paper, SEBI had proposed that **entities would not be required to file draft papers for rights issue worth up to Rs 10 crore.**
- **Export-Import Bank of India (Exim Bank)** announced that it **has extended $10 million worth of line of credit (LOC)** to Seychelles. This is for healthcare & procurement of goods & projects. It is the first tranche of the $50 million sanctioned by the Exim Bank to the country.
- **SEBI** came out with a **detailed framework for risk-based Know Your Customer (KYC)** documentation of foreign portfolio investors (FPIs). It made it clear that **non-resident Indians (NRIs), overseas citizens of India (OCI) & resident Indians** cannot be beneficial owners of FPIs.
- **Export-Import Bank, Exim Bank** announced that it will **provide a USD 500 million credit facility to Economic Community of West African States (ECOWAS)** to fund various development projects in western-south Africa.
- **SWIFT announces the extension of its GPI Tracker to cover all payment instructions** sent across the network, enabling GPI banks to track all their SWIFT payment instructions at all times.

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- **RBI** in consultation **with the Govt.,** hiked **foreign portfolio investors (FPI) investment** limit in Central government securities (G-Sec) from 5% of outstanding stock now to 5.5% in FY2019 & 6% in FY2020.
- **SIDBI** celebrated **its foundation day (2nd April 1990)** as the day of Sampark (connect), Sanwad (interaction), Suraksha (security) & Sampreshan (disseminate). CMD, SIDBI Mohammad Mustafa launched a series of initiatives. He also launched **'Samridhhi- the virtual assistant'** on banks revamped universal loan portal www.udyamimitra.in.
- **SEBI** decided to double the **investment limit by angel funds** in venture capital undertakings to Rs10 crore from the current Rs5 crore.
- SEBI allowed **physical settlement of both stock options & stock futures**. At present only cash settlement of derivatives is allowed.
- **General Insurance Corporation** is going to start operations **at the Lloyd's London office** thereby increasing its share of international business.

Insurance Industry in News

- **IndiaFirst Life Insurance Company Limited,** a joint venture between BOB, Andhra Bank & Legal & General (UK), announced its tie-up with **Oxigen Services India Pvt. Ltd.,** to establish the distribution of its insurance products

Topic 2: ECONOMY related Current Affairs

- **NITI Aayog** unveiled the **blueprint of 'National Health Stack' (NHS),** a shared digital healthcare infrastructure. As per the consultation paper titled 'National Health Stack Strategy an Approach', **it will facilitate the collection of comprehensive healthcare data** across the country.
- **ADB approved 503-million US Dollar lining project of the Son canal in Shahabad-Bhojpur region of Bihar** which would benefit the agriculture sector immensely in the region.
- **Govt.** decided to **sharply increase the Minimum Support Price (MSP)** for Kharif crops. The MSP for **common variety paddy,** the most important Kharif crop, **will be raised by Rs 200 over last year's Rs 1,550 per quintal.** That works out a 13% **increase for the financial year ended March 2019** compared to a 5.4% increase in FY18.
- **Khadi & Village Industries Commission (KVIC)** launched its, in-house **developed, single-umbrella e-marketing system named Khadi Institution Management & Information System (KIMIS)** in New Delhi.
- **CCEA** approved proposal **for expanding the scope of Higher Education Financing Agency (HEFA)** by enhancing its capital base **to Rs. 10,000 crores & tasking it to mobilise Rs. 1,00,000 crores** for **Revitalizing Infrastructure & Systems in Education or RISE by 2022.**
- Finance Ministry kept the **interest rates on small savings schemes, including NSC & PPF, unchanged for the July-September quarter.** The Interest rates on different Small Savings schemes are as follows:
  - **a)** 5 yr Senior Citizen Savings Scheme (Paid Quarterly): **8.3%**
  - **b)** Savings Deposits: **4%**
  - **c)** Public Provident Fund (PPF): **7.6%**
  - **d)** National Savings Certificate (NSC): **7.6%**
  - **e)** Kisan Vikas Patra (maturity in 11 months): **7.3%**
  - **f)** Sukanya Samriddhi Account (SSA): **8.1%**
  - **g)** Term Deposit (1-5 years): **6.6-7.4%**
- FDI decreased to **40 billion dollars last year from 44 billion dollars in 2016**, as per the trade report by UN.
- **World Bank predicts global growth** will decelerate slightly from a solid 3.1% this year to 3% next year & 2.9% in 2020.
- Indian economy **grew 7.7% in 4th quarter of 2017-18 as per the** data released by Central Statistics Office.
- **Moody's Investors Service** report has cut India's GDP growth **forecast to 7.3% in 2018**. It kept **growth expectation for 2019 remains unchanged at 7.5%.**
- **NITI Aayog vice-chairman Rajiv Kumar** exuded confidence that Indian economy will achieve 9% growth rate on sustained basis by 2022.
- **BSE Ltd** became **first Indian exchange** to be **designated as Designated Offshore Securities Market (DOSM)** by United States Securities & Exchange Commission (US-SEC). DOSM status will allow the sale of securities to US investors.
- **Fitch** stated that **India's economic growth will accelerate to 7.3%** in the current financial year (2018-19) & **7.5% in the next fiscal (2019-20).**
- **Indian tea industry** recorded the **highest ever production as well as exports in FY18.**
- **ADB** stated India's **projected GDP growth of over 7% for the current fiscal (2018-19)**.
- **National Stock Exchange of India (NSE)** announced **the launch of its "e - Gsec" platform for facilitating the non-competitive bidding in Government of India Dated Securities (G-Sec) & Treasury Bills (T-Bills).**
- **India's Gross Domestic Product (GDP),** the worth of the economy, clocked in at $2.6 trillion for 2017, as per IMF's World Economic Outlook (WEO). India is now **the world's sixth largest economy**. US is on 1st.
- **IMF** stated that **India is expected to grow at 7.4% in 2018 & 7.8% in 2019**.
- **Confederation of Indian Industry (CII)** expects India's GDP to grow **at 7.3-7.7% during the 2018-19 financial year.**

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- **Govt.** raised **the authorised capital of NABARD by six times from 50 billion to Rs 300 billion** to help it increase its lending to the rural economy.
- **ADB** projected that **India's economic growth is set to rise to 7.3%** this fiscal & further to 7.6% in the next financial year.
- **Reintroduction of the tax on long-term capital gains (LTCG) exceeding Rs 1 lakh** from the sale of shares, come into effect.. Other tax proposals like **reduced corporate tax of 25% on businesses** on a turnover of up to Rs 250 crore & a standard deduction of Rs 40,000 in lieu of transport allowance & medical reimbursement come into effect

Topic 3: Business based Current Affairs

Domestic (India Based) Companies	
Companies	Key Points
Telecom ministry approved merger of **Vodafone India & Idea Cellular Ltd.** that will create the **country's largest mobile services operator** worth over $23 billion. **Vodafone |45.1% Aditya Birla Group|26% Idea |28.9%**	
Tata Steel board approved the joint venture with German steel giant Thyssenkrup. The Joint Entitiy Thyssenkrup Tata Steel BV, will be the second-largest steelmaker in European steel sector **after Lakshmi Mittal's ArcelorMittal.**	
Bharat Sanchar Nigam Limited (BSNL) **unveiled the country's first internet telephony service** that will allow users to dial any telephone number in India through its mobile app. **Customers will be able to make calls using the company's mobile app "Wings".**	
Numaligarh Refinery Ltd (NRL) in Assam	Become the first oil PSU to adopt an online legal compliance system by introducing 'Legatrix'
Bharti Infratel, mobile infrastructure company	Approval of competition watchdog Competition Commission of India (CCI) for merging its operations with Indus Towers.
IFC invested $100 million in Mahindra & Mahindra Financial Services Ltd. (Mahindra Finance).	
Mukesh Ambani at the Reliance Industries' 41st Annual General Meeting **announced that Reliance is India's largest payer GST, Excise & Customs Duty, & Income Tax in the private sector.** **First Indian company to record** PBDIT (Profit Before Depreciation Interest & Taxes).	
BHEL with South Korean firm NANO Co Ltd	Pact with **for design & manufacture of emission controlling devices** for coal-based power plants.
HCL Technologies	Acquired German IT & engineering services provider H&D International Group.
Flipkart-owned PhonePe	Partnered with Ola to allow riders to book rides using PhonePe.
Indian Oil Corporation emerged as India's most profitable state-owned company for 2nd consecutive year.	
Infosys	Acquired US-Based WongDoody for $75 Million
Reliance Industries Ltd. (RIL)	Received environment clearance for expansion & optimisation of its petrochemical complex at Nagothane, Raigad District, Maharashtra.
Tata Steel, whose bid for debt-ridden Bhushan Steel was approved by NCLT, would implement the resolution plan through its step-down subsidiary Bamnipal Steel Ltd.	
Govt. approved the merger of local unit of Norway's Telenor with Bharti Airtel.	
Walmart confirmed that it will buy 77% stake in India's largest e-commerce startup Flipkart for $16 billion.	
IT firm Cognizant acquired privately-held Belgium based Hedera Consulting.	
Tata Consultancy Services	Created history, as the market capitalisation has hit the 100-billion dollar mark, making it the first Indian IT company to achieve the mark
Google's philanthropic arm Google.org announced $3 million in grants for teacher training & educational content creation in India. It committed $1 million to TheTeacherApp to help them reach 5,00,000 teachers in two years.	
PayPal & the Federation of Indian Export Organisations	Agreement for promotion of outbound shipments among SMEs leveraging the partners' expertise & technology products.
Flipkart with MakeMyTrip	Partnership to offer travel services on its platform.
Ride-hailer Ola	acquired Mumbai-based Ridlr
SoftBank signed $930-million deal with China's energy conglomerate Golden Concord (GCL) to produce & sell solar equipment in India.	
Reliance Industries Ltd announced an integration with music app Saavn for its digital music service JioMusic.	
BHEL entered into a technology collaboration agreement (TCA) with HLB Power, Republic of Korea.	
International Companies	
Microsoft	**Acquired Flipgrid, an education start-up with an app** that lets students record & share

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	videos on specific topics with their classmates.
Video sharing platform YouTube	Announced the **investment of $25 million to counter the spread of fake news** on its platform.
Microsoft surpassed Google's parent company Alphabet in market capitalisation for the first time in three years. It has now become the third most valuable firm globally after Apple & Amazon.	
Google	Appointed **Nitin Bawankule as the country head** for its cloud business in India
Technology giant Microsoft India	Declared the **most attractive employer brand,** followed by e-commerce giant Amazon India. Sector-wise, TCS is most favoured in IT, while Larsen & Toubro tops Infrastructure & Construction & Hindustan Unilever emerges the winner in FMCG.
Technology giant Google	Acquired US-based Tenor, a GIF platform for Android, iOS, & desktop.

Topic 4: Agreements signed between Countries & Organizations

Between Countries | States | Cities	
Between Whom	MoU/Agreement Details
J P Nadda exchanged the MoU with the State Health Ministers of 20 States marking their commitment towards the launch of the Ayushman Bharat – National Health Protection Mission.	
Maharashtra govt. & Canada's Quebec	Pact Signed to increase the **economic cooperation**, in areas of IT, biotechnology, artificial intelligence & welfare of the tribal community.
India & US	Agreed to hold **comprehensive talks to address trade & economic issues.**
India & China	Signed 2 Agreements on Brahmaputra Water Data Sharing & Non-Basmati Rice Export to China. Two countries have set a trade target of 100 billion dollars by 2020.
India & World Bank	**S**igned a $500 million loan agreement to provide additional financing for the Pradhan Mantri Gram Sadak Yojana (PMGSY) Rural Roads Project.
Ministry of Women & Child & Development, with Department of Women & Child Development, UP	Signed an agreement for management of Home of Widows at Sunrakh Bangar, Vrindavan.
India & World Bank	An Agreement for IBRD Credit of USD 21.7 Million for the Strengthening of Public Financial Management in Rajasthan Project.
Finance Ministry tied up with 40 entities including Flipkart, Swiggy, Patanjali & Amul for extending loans to small entrepreneurs under the Pradhan Mantri Mudra Yojana (PMMY).	
India & Nepal	To expand their partnership for socio-economic development
Gujarat government will be co-organise with Poland for the centenary celebrations to mark independence of Poland in Delhi.	
India with World Bank	**S**igned a loan deal **worth $ 200 million** for the National Nutrition Mission (POSHAN Abhiyaan).
India & Sri Lanka	Agreed on cooperation on exchange of information & other aspects to tackle smuggling of drugs in both countries.
Maharashtra govt. with British Council	MoU to strengthen educational & cultural cooperation.
Ministry of Earth Sciences (MoES) with US & Finland	To develop new pollution-forecast system that will help anticipate particulate matter (PM) levels.
India with World Bank	**Signed** Loan Agreement for IBRD credit of US$ 125 (equivalent) for the "Innovate in India for Inclusiveness Project"
India & the World Bank	Signed a $210 million loan agreement for Madhya Pradesh Rural Connectivity Project.
ADB agreed in principle to give an aid of 1,700 crore rupees to Uttarakhand for infrastructure development & creation of sewerage treatment facilities in urban areas.	
Between Whom	MoU/Agreement Details
India with World Bank	Loan Agreement for IBRD loan of USD 48 million for the "Meghalaya Community - Led Landscapes Management Project (MCLLMP)"
Indian Consortium consisting of IOCL, BPCL & HPCL & Saudi Aramco Signed an MoU for Refinery in Maharashtra.	
India with Morocco	Signed a pact for evaluation of potential mineral resources & promoting exploration.

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India & Timor Leste	**Signed** MoU in the field of public health to extend affordable healthcare to the people of the Southeast Asian nation
India & Nepal	**MoU** to further strengthen bilateral relations in key areas of border security, connectivity, trade & agriculture.
Singapore & China	Signed an MoU in Beijing, China to promote greater collaboration between Singapore & Chinese companies in third-party markets along the Belt & Road.
India & ADB	signed $80 million loan agreement to help modernize technical & vocational education & training institutions in HP.
Centre, Maharastra Government & World Bank	Signed **420 million-dollar project** to help small & marginals farmers in the Marathwada & Vidarbha region of the state.
11th China-India joint-group on Economic Relations, Trade, Science & Technology held in New Delhi.	
AAI with Assam Government	MoU for the sustainable development of human settlements at villages in Kamrup district.
International Solar Alliance (ISA) & the Ministry of External Affairs	Signed the Host Country Agreement which will give ISA a juridical personality & gives it power to contract, to acquire & dispose off movable & immovable properties, to institute & defend legal proceedings.
India & Hong Kong	Signed DTAA that seeks to improve transparency in tax matters & help curb tax evasion & avoidance.
India & the European Union (EU)	Agreement that will enable them to share earth observation data from each other's satellites. The pact was inked in Bengaluru.
Between Organizations|Companies	
Russian State Atomic Energy Corporation (Rosatom) announced that its subsidiary Nikiret signed an agreement with Indian engineering services firm Core Energy Systems Pvt Ltd for the promotion of its technical security equipment in India.	
Saudi Aramco & Abu Dhabi National Oil Company	Signed MoU to jointly develop & build an integrated refinery & petrochemicals complex at Ratnagiri, Maharashtra.
BSES Yamuna Power Ltd with Business Finland	Signed MoU for collaborative activities in different areas, including energy efficiency & electric vehicles.
Ministry of Health & Family Welfare with IGNOU	Signed MoU to scale up the short term healthcare courses through its available robust platform.
NITI Aayog's Women Entrepreneurs Platform signed five Statements of Intent (SoIs) with financial institutions & social organisations to provide assistance **to women entrepreneurs & address the finance-related challenges**	
Union Govt. with Google	Central Water Commission (CWC) signed a Collaboration Agreement with Google for flood forecasting.
Muthoot Fincorp Limited partners with National Skill Development Corporation to train over 10,000 youth over the next three years.	
Tata Motors with State Government of Maharashtra	**Signed an MoU f**or deployment of 1000 Electric Vehicles (EV) across its range of passenger & commercial vehicles in the State.
Facebook with National Commission for Women	To launch a **Digital Literacy Programme (DLP).**
BCCI & UN Environment signed an agreement to promote 'green' Cricket in India.	
Common Service Centre (CSC) SPV & SIDBI	Signed an MoU for **providing financial support to CSCs across the country**.
NITI Aayog & ABB India	Signed a pact to help the country derive the benefits of latest technologies including robotics & artificial intelligence.
NTPC inked a pact with Bihar & its power utilities to acquire their entire stake in two joint ventures at Nabinagar & Kanti & to buy Barauni thermal plant.	
NASA & UBER	Signed a space act agreement to explore concepts & technologies related to Urban Air Mobility (UAM) for future air transportation.
Central Board of Direct Taxes (CBDT) notified protocol amending the Double Taxation Avoidance Agreement (DTAA) between India & Kuwait	
NITI Aayog & IBM	Signed a Statement of Intent (SoI) to develop a crop yield prediction model using Artificial Intelligence to provide real-time advisory to farmers in Aspirational Districts.

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Dalmia Bharat Limited signed an MoU with Tourism Ministry to take up Red Fort (in Delhi) & Gandikota Fort (Andhra Pradesh) under the 'Adopt a Heritage' project.	
Larsen & Toubro (L&T) & Bharat Electronics Limited	MoU to cater to the needs of evolving domestic & export markets for defence products & systems.
NHAI signed an agreement for the upgradation of Yagyi – Kalewa section of highway in Myanmar to two lanes.	
HDFC Bank with the Government e-Marketplace	**Signed an agreement** under which the bank will facilitate a host of services to the public procurement portal for Central & state govt. organisations.
ISRO with BHEL	Entered into a Technology Transfer Agreement (TTA) to transfer the technology for the manufacture of space grade Li-Ion cells.

Topic 5: New Appointments in India

	Designation/Post	Who is Appointed?
	Constitutional & Other Posts	
1.	**Chief Economic Advisor (CEA) of India, Arvind Subramanian** resigned from his post.	
2.	Jammu & Kashmir's Chief Minister Mehbooba Mufti submitted her resignation.	
3.	**JD(S)-Congress coalition govt.** head HD Kumaraswamy sworn-in as **the New Chief Minister of Karnataka.**	
4.	Secretary, Ministry of Coal	**Dr. Inder Jit Singh**
5.	Secretary, Ministry of Information & Broadcasting	**Amit Khare**
6.	West Bengal Governor Keshari Nath Tripathi given additional charge of Tripura Governor.	
7.	**Vigilance Commissioner In CVC**	**Former NIA chief Sharad Kumar**
8.	Acting Chairman of Union Public Service Commission	**Arvind Saxena (Succeeds incumbent Vinay Mittal)**
9.	Governor of Odisha	**Ganeshi Lal (Replaced S C Jamir)**
10.	Governor of Mizoram	**Kummanam Rajasekharan (Replaced Nirbhay Sharma)**
11.	**Defence Secretary Sanjay Mitra** was given additional charge as the chief of DRDO.	
12.	Piyush Goyal **took additional charge as Finance Minister** until Arun Jaitley is under treatment. **Smriti Irani** to handle **only the Ministry of Textiles** & **Rajvardhan Rathore** given **the charge of Information & Broadcasting Ministry.** SS Ahluwalia, Electronics Ministry & KJ Alphons, Tourism Ministry.	
13.	Deputy CM of J&K.	**Kavinder Gupta**
14.	Judge of the Supreme Court	**Senior lawyer Indu Malhotra**
15.	Ambassador of India to the Republic of Serbia	**Subrata Bhattacharjee**
16.	Ambassador of India to Democratic People's Republic of Korea	**Atul M. Gotsurve**
17.	Director General of National Cadet Corps (NCC)	**PP Malhotra**
18.	Director General of Central Industrial Security Force	**Rajesh Ranjan**
19.	Deputy Election Commissioner	**Chandra Bhushan Kumar**
20.	Acting Chairman of National Green Tribunal (NGT)	**Justice Jawad Rahim**
21.	Principal scientific adviser to GOI.	**Krishnaswamy Vijay Raghavan**
	CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments	
22.	97th President, Association of Indian Universities (AIU)	**Dr. Sandeep Sancheti**
23.	MD & CEO, Dhanlaxmi Bank Limited	**T Latha**
24.	Director & GM, United India Insurance Company	**K B Vijay Srinivas**
25.	CMD, Steel Authority of India Limited (SAIL)	**Saraswati Prasad (succeeds P K Singh)**
26.	DG & Chairman, Ordnance Factory Board	**P K Shrivastava**
27.	Chairman, Payments Council of India (PCI)	**Vishwas Patel**
28.	Co-chairman, Payments Council of India (PCI)	**Loney Antony**
29.	Chairperson, National Green Tribunal (NGT)	**Justice Adarsh Kumar Goel**
30.	IDBI Bank's CEO & Managing Director	**B Sriram**
31.	**Managing Director, SBI**	**Arjit Basu**
32.	Chairman, Central Board of Indirect Taxes & Customs	**Senior bureaucrat S Ramesh**

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	(CBIC)	**(succeeded Vanaja N Sarna)**
33.	SBI MD **B Sriram resigned from SBI** after his appointment as chief executive of IDBI Bank.	
34.	CEO of ICICI Prudential Life Insurance for five years	**N.S. Kannan**
35.	RBI's Deputy Governor	**MK Jain (Appointed for 3-year term)**
36.	1st Chief Financial Officer (CFO), RBI	**Sudha Balakrishnan (Appointed for 3-year term)**
37.	President, National Consumer Disputes Redressal Commission (NCDRC)	**Justice R.K. Agrawal (replaced Justice D.K. Jain)**
38.	MD & CEO, Airtel Payments Bank	**Anubrata Biswas**
39.	Bharat Heavy Electricals Ltd (BHEL) Director	**Pravin L. Agrawal**
40.	CMD, Coal India	**Anil Kumar Jha (Replaced Suresh Kumar)**
41.	Regular Chairman of Lalit Kala Akademi	**Uttam Pacharne**
42.	ICICI Bank's board Additional (independent) director	**Radhakrishnan Nair**
43.	Chairman of IRDAI	**Subhash Chandra Khuntia (Appointed for 3 years)**
44.	Principal Spokesperson of GOI & Director General of Press Information Bureau	**Mr Sitanshu Ranjan Kar**
45.	Coach of India's men's Hockey team Chief coach of women's Hockey side.	**Harendra Singh** **Sjoerd Marijne**
46.	**Aditya Ghosh** resigned as the **President & whole-time director of IndiGo**. Rahul Bhatia appointed as the interim CEO of the company.	
47.	Secretary-General of FICCI	**Dilip Chenoy (Replaced Sanjaya Baru)**
48.	**Haryana government** appointed international **shooter Gauri Sheoran** the brand ambassador for its two health-related programmes.	
49.	MD & CEO, SBI Life Insurance	**Sanjeev Nautiyal**
50.	President, Badminton Association of India (BAI)	**Himanta Biswa Sarma**
51.	**New President of Nasscom**	**Debjani Ghosh**
52.	Director General Border Roads (DGBR).	**Lt Gen Harpal Singh**
53.	CEO, Ayushman Bharat National Health Protection Mission	**Indu Bhushan**
54.	**CEO, Vodafone-Idea India Merged Entity**	**Balesh Sharma**
55.	Chairman, National Association of Software & Services Companies (NASSCOM)	**Rishad Premji**
56.	**Vice Chairman, NASSCOM**	**Keshav Murugesh**
57.	Director General of the Indian Council of Medical Research (ICMR)	**Balram Bhargavatftkm Balram Bhargava**

Topic 6: New Appointments in the World

	Designation/Post	**Who is Appointed?**
	President/PM/Heads of Countries/Organizations	
1.	**Brexit Secretary David Davis** resigned from the UK government.	
2.	British **PM Theresa May appointed Jeremy Hunt** as Foreign Secretary (Replaced Boris Johnson)	
3.	Mexico's President	**Andres Manuel Lopez Obrador**
4.	Turkey's President	**Recep Tayyip Erdogan**
5.	Colombia's President	**Ivan Duque**
6.	New PM of Jordan	**Former World Bank Economist Omar Al-Razzaz**
7.	Giorgi Kvirikashvili, PM of Georgia resigned.	
8.	PM of Italy	**Giuseppe Conte**
9.	**Paraguay** gets **first interim woman President Alicia Pucheta** for the first time in its history.	
10.	Former **Pakistan Chief Justice Nasirul Mulk appointed as the interim PM.**	
11.	**Barbados elects as 1st Female PM**	**Mia Mottley**
12.	Venezuela's President	**Nicolas Maduro**

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13.	PM of Malaysia	**Mahathir Mohamad (Oldest PM in the world)**
14.	PM of Armenia	**Nikol Pashinyan**
15.	New President of Paraguay	**Mario Abdo Benitez**
16.	President of Russia for the fourth time	**Vladimir Putin**
17.	President of Costa Rica	**Carlos Alvarado**
18.	**Myanmar's President** Htin Kyaw stepped down from his post.	
Mayors/Member of Parliament/Envoy/Judges		
19.	**New US Secretary of State**	Mike Pompeo
20.	**UN Special Envoy to Myanmar**	Christine Schraner Burgener of Switzerland
21.	**New York Attorney General Eric Schneiderman** resigned.	
22.	First woman to head UN political affairs	Rosemary DiCarlo
23.	India's representative to Executive Board of UNESCO.	Prof. J S Rajput, former Director NCERT
Other Appointments		
24.	Head of the crucial Drug Enforcement Agency, US.	**Uttam Dhillon, an Indian-American lawyer**
25.	Head, UN mission tasked with monitoring the ceasefire line between India & Pakistan	**Uruguayan Army Major General José Eladio Alcain**
26.	**Pakistan's National Security Advisor Nasser Khan** Janjua resigned.	
27.	**NASA's record-breaking astronaut, Peggy Whitson,** retired after a 22-year-long career.	
28.	CFO, US' largest automaker, General Motors	Dhivya Suryadevara
29.	First female director of Central Intelligence Agency (CIA)	Gina Haspel
30.	Head of U.S India Business Council	Ambika Sharma
31.	**Susheela Jayapal** became the **first South Asian to be elected in Oregon** in the western US State. She won the District 2 seat on the Multnomah County Board of Commissioners.	
32.	Facebook announced that company's VP of Product Chris Daniels will be taking over Whatsapp.	
33.	13th administrator of NASA	Jim Bridenstine
34.	**WhatsApp Co-founder & CEO** Jan Koum announced his resignation from the parent company Facebook.	
35.	Australian cricket team's head coach for all three formats.	Former Australian cricketer Justin Langer
36.	New US National Security Adviser	**John Bolton**
37.	Governor, China's central bank, the People's Bank of China	US-educated economist Yi Gang

Topic 7: Awards given in different fields

	Name of the Award	Winner
Awards for Literature/Journalism		
1.	**Michael Ondaatje's bestselling novel 'The English Patient'** winner of **the Golden Man Booker Prize** at the Southbank Centre in London.	
2.	Man Booker International Prize for her novel 'Flights'	**Polish author Olga Tokarczuk**
3.	Lifetime Achievement Award, Annual Red Ink Awards	**Senior journalist Mark Tully**
4.	2017 Saraswati Samman for his collection of verses (poetry) titled "Vakhar"	**Gujarati poet, playwright & academic Sitanshu Yashaschandra**
5.	2018 Guillermo Cano World Press Freedom Prize of UNESCO	**Jailed Egyptian photographer Mahmoud Abu Zeid**
6.	All India Management Association's (AIMA's) annual award for lifetime contribution to media.	**Indu Jain, Chairman of Bennett, Coleman & Co, India's media house**
7.	G.K. Reddy Memorial National Award for	**Karan Thapar.**

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	journalism	
Country's Highest Honour Given		
8.	**Vishwas Mandalik from Nasik & the Yoga Institute in Mumbai** selected as recipients of the **PM's award for outstanding contribution for promotion & development of yoga** for the year 2018.	
9.	Chief **Minister Vasundhara Raje** conferred the 'Chief Minister of the Year' award for her remarkable work in e-governance. It was given at **52nd Skoch Summit held in New Delhi.**	
10.	**Kalki Koechlin** conferred with **French distinction of Knight of the Order of Arts & Letters (Chevalier dans l'Ordre des Arts et des Lettres),** for her contribution in enhancing Indo-French ties in cinema.	
11.	**Lawrence Haddad,** who is a British economist & food policy researcher, & Dr David Nabarro, who has worked with the World Health Organization & United Nations on health & hunger issues, were named the 2018 World Food Prize recipients in a ceremony at the U.S. Department of Agriculture in Washington.	
12.	**Noted social reformer & founder of Sulabh International,** Bindeshwar Pathak honoured with Japan's prestigious Nikkei Asia Prize.	
13.	PM Modi handed **over the Padma Shri award** to **former Singaporean diplomat Tommy Koh.**	
14.	**Lyricist & director Sreekumaran Thampi** selected for J.C. Daniel Award, the Kerala government's highest honour for lifetime contribution to Malayalam cinema.	
15.	**Canadian mathematician Robert Langlands** won **Abel Prize** for developing a **programme connecting representation theory to number theory.**	
Film/Music Awards		
16.	**Indian International Film Awards (IIFA),** late star Sridevi won Best Actress (posthumously) for MOM while Irrfan Khan given Best Actor Award for Hindi Medium. Tumhari Sulu awarded the Best Film trophy.	
17.	**Veteran actor Anupam Kher** given prestigious **Outstanding Achievement honour** at **Indian Film Academy (IIFA) awards** in Bangkok.	
18.	Pulitzer Prize in music for his album "Damn."	Kendrick Lamar
19.	71st Cannes Film Festival top prize -the Palme d'Or. Kore-eda	Japanese director Hirokazu Kore-eda
20.	**Veteran Bollywood actor Sridevi** honoured with **TITAN Reginald F Lewis Film Icon Award** at Cannes.	
21.	**Legendary singer Asha Bhosle** honoured with **26th PC Chandra Puraskaar** for her contribution in Indian music.	
22.	Swara Mauli Title by spiritual guru Vidya Narsimha Bharati Swami	Melody queen Lata Mangeshkar
23.	**Aditi Rao Hydari** won **Dadasaheb Phalke Excellence Award 2018 for the Best Leading Lady (Critics Award)**.	
24.	Raj Kapoor Lifetime Achievement Award	Veteran Bollywood actor Dharmendra
25.	**Veteran Hindi film actor Shri Vinod Khanna** awarded Dadasaheb Phalke Award for his contribution to Cinema.	
26.	**Anushka Sharma** awarded Dadasaheb Phalke Excellence Award for her successful movies as a producer.	
27.	Other Awards Conferred	
Other Awards Conferred		
28.	**JP Nadda, Union Minister for Health & Family Welfare** presented the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) **'IPledgefor9' Achievers & MMR Reduction Awards.** As per him, India has shown 22% reduction in Maternal Mortality Ratio (MMR) since 2013. Uttar Pradesh shown 30% decline & topped the chart.	
29.	**National Kalidas Samman for visual arts**	Noted artist Anjolie Ela Menon
30.	**Under 'India Smart Cities Award' 2018,** Surat awarded for showcasing "great momentum" in the implementation of projects under the Smart Cities Mission. **Bhopal & Ahmedabad** were selected in the **'Innovative Idea' category for their "transformative approach towards** sustainable integrated development".	
31.	**'Best performing Social Sector Ministry' award**	SKOCH Group
32.	**Crowned as the first Tribal Queen at the Adi Rani Kalinga Tribal Queen competition**	**Pallavi Durua (Odisha's Koraput district)**
33.	**Ministry of Shipping's flagship programme** for port-led-prosperity **'Sagarmala' received the 'Gold Award' in infrastructure sector** at the **52nd Skoch Summit 2018 in New Delhi.**	
34.	**HM Rajnath Singh** approved the institution of **"Home Minister's Special Operation Medal" for the police personnel of States &** Union Territories, Central Police Organisations (CPOs), CAPFs & Security Organisations involved in Special Operations.	
35.	Femina Miss India 2018	**Anukreethy Vas from Tamil Nadu**
36.	'Santokbaa Humanitarian Award'	**Child rights activist & Noble Laureate Kailash**

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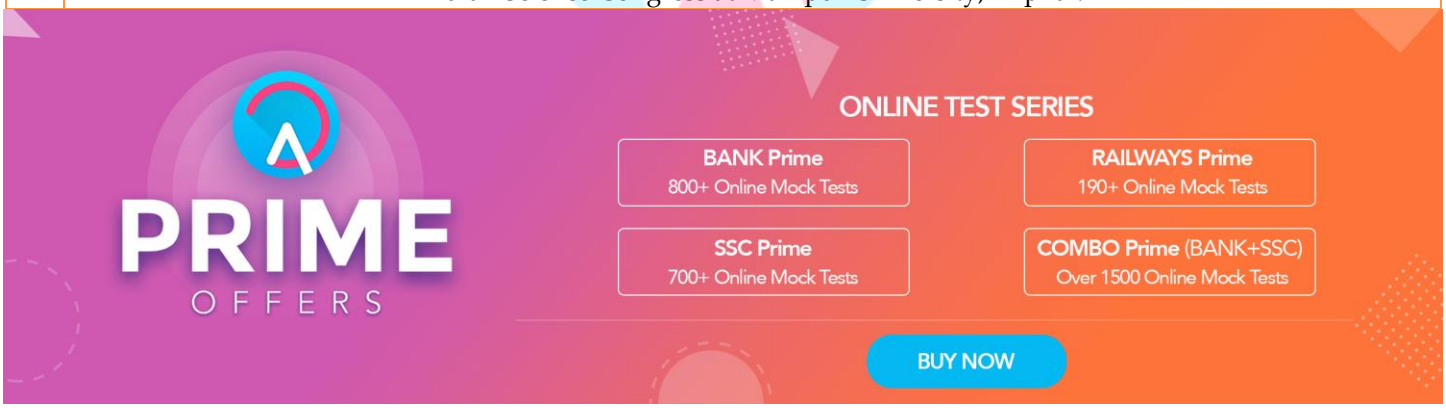
		Satyarthi & space scientist A S Kiran Kumar
37.	**'Most inspiring icon of the year for Social Welfare'** award by Dadasaheb Phalke International Film Festival for his exemplary contribution in the field of social welfare.	**Indian star cricketer Yuvraj Singh**
38.	International award, Best caricature category, 13th World Press Cartoon awards	**Kerala cartoonist Thomas Antony**
39.	Linnean Medal in Botany from the Linnean Society of London.	**Indian botanist Kamaljit S. Bawa**
40.	Clarivate Analytics India Innovation Award 2018 in the Government Research Organizations Category	**Council of Scientific & Industrial Research (CSIR)**
41.	Prestigious Nari Shakti Puraskar 2017	**Members of the INSV Tarini team**
42.	**Barcelona forward Lionel Messi** won **European Golden Shoe** for the fifth time.	
43.	T.K. Ramanathan award for the year 2017-18	**Prajnesh Gunneswaran**
44.	S&P Global PLATTS Global Metals Award 2018 in corporate social responsibility (CSR) category	**NMDC (National Mineral Development Corporation) Limited**
45.	**Neymar** named as **France's player of the year**.	
46.	'Shri Jayadev Rastriya Yuva Pratibha Puraskar 2018' for outstanding contribution to the field of art.	**US-based Kathak dancer Anindita Anaam**
47.	11th KISS Humanitarian Award 2018	**Nobel laureate & noted economist Muhammad Yunus**
48.	Annual Women Economic Forum (WEF) 2018 Award	**Nisha Bhalla, holistic coach & consultant**
49.	**National Intellectual Property (IP) Award 2018** in category "Top R&D Institution / Organization for Patents & Commercialization"	**Council of Scientific & Industrial Research (CSIR)**
50.	**State of Madhya Pradesh** conferred the award **for Most Film Friendly State**.	
51.	Frederick Pincott Award for 2017 for promoting Hindi cinema in Britain for the last 18 years.	**South Asian Cinema Foundation (SACF)**
52.	**DRDO** received **the 'Most Informative Pavilion' Award in Pride of India Expo** organized as part of the 105th Indian Science Congress at Manipur University, Imphal.	



Static GA: Awards and Fields

1. International Gandhi Peace Prize: For contributions towards social, economic&political transformation through non-violence&other Gandhian methods.
2. Bharat Ratna: Premier civilian award, to serve the nation.
3. Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
4. Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
5. Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports&Public Affairs.
6. Dronacharya Award: For brilliance in sports coaching.
7. Dhyan Chand Award: Highest lifetime achievement award in sports&games in India
8. Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.
9. Vyas Samman: For literary in the Hindi language.

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10. Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
11. Param Vir Chakra: Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.
12. Maha Vir Chakra: Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.
13. Vir Chakra: It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.
14. Ashok Chakra: Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.
15. Academy (Oscar) Awards: Film (From 1929)
16. Grammy Award: Music (From 1958)
17. Ramon Magasaysay Award: Govt. (Public) Service, Social Service, Journalism, Literature, Communication&International Understanding Bourlog Award: Agriculture (From 1992)
18. Grammy: Music
19. Pulitzer: Journalism&Literature
20. Arjun: Sports
21. Bowelay: Agriculture
22. Kalinga: Science
23. Dhanwantri: Medical Science
24. Nobel Prize: Peace, Literature, Economics, Physics, Chemistry, Medical Science
25. Abel: Maths
26. Man Booker: Literature
27. Vachspati Samman: Sanskrit Literature

Topic 8: Summits/ Festivals held in India & World

	Name of the Summit	Location/Held in
	SUMMITS HELD NATIONALLY	
1.	Ministry of Statistics & Programme Implementation (MoSPI) organised International Round Table Conference on 'Data for New India'	**in New Delhi.**
2.	**International Union of Food Science & Technology (IUFoST)**, in association with Indian National Science Academy (INSA) announced **the 19th edition of its prestigious global event** to be held in| Focal theme: **25 Billion Meals a Day by 2025 with Healthy, Nutritious, Safe & Diverse Foods.**	Navi Mumbai, India
3.	**NITI Aayog,** with various ministries & industry partners is organising **'MOVE: Global Mobility Summit'** in	New Delhi
4.	Commerce Secretary, **Rita Teaotia, chaired the first meeting of the Task Force on e-commerce** in New Delhi.	
5.	**Annual Sindhu Darshan Festival** celebrated on the **bank of Indus River started in Ladakh region of Jammu & Kashmir.**	
6.	3rd Annual Meeting of the Asian Infrastructure Investment Bank (AIIB) held in. **Theme|**"Mobilising Finance for Infrastructure: Innovation & Collaboration".	Mumbai
7.	PM Modi inaugurated 3rd annual meeting of Asian Infrastructure Investment Bank (AIIB) in Mumbai.	
8.	**222nd meeting of the Central Board of Trustees, EPF (Employees' Provident Fund)** held under the chairmanship Shri Santosh Kumar Gangwar at New Delhi. It approved the proposal for insertion of Paragraph 68HH in EPF Scheme, 1952 provisioning Advance from the fund to a member who ceases to be in employment for a continuous period not less than one month. Under this proposal, a member can avail 75% of the total fund (including employee as well as employer share) standing to the member's credit with interest thereon. The Central Board approved the proposal to continue SBI Mutual Fund & UTI Mutual Fund as ETF manufacturer for investment in ETF by EPFO for the tenure of one year.	
9.	With an aim to integrate information technology for better roll out of its major social sector schemes, Ministry of Woman & Child Devt. organized Seminar on **Technology Partnerships for Steering POSHAN Abhiyaan called 'TECH-THON'.**	
10.	3-day National Yoga Olympiad inaugurated at NCERT in	**New Delhi**
11.	5th National Standards Conclave- Implementing the Indian National Strategy for	**New Delhi**

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	Standardization held in	
12.	**4th Meeting of Governing Council of NITI Aayog held in**	**New Delhi**
13.	Conference on Implementation of National Pension System (NPS) by the Central Autonomous Bodies (CABs) organized by PFRDA	New Delhi
14.	**11th** Edition of Geo-Intelligence Asia 2018 took place in. **Note:** Theme was 'Geo-Spatial: A Force Multiplier for Defence & Industrial Security'.	New Delhi
15.	49th Conference of Governors concluded	New Delhi
16.	**PM Modi** addressed celebrations of **World Environment Day 2018** 5th June in New Delhi. The occasion, themed **'Beat Plastic Pollution'.** India was the global host nation for the **43rd edition of this event.**	
17.	Third Home Affairs' Dialogue between India & U.K. held in	New Delhi
18.	**Smart Cities India 2018 Expo held** in	New Delhi
19.	**NITI Aayog, in association with Vision India Foundation,** is organising the **Venture Capital Symposium 2018** to deepen the economic relationships between France & India.	
20.	Indian Customs & Department of India Posts held a first-ever Joint Conference in	**New Delhi**
21.	6th U.S.-India Aviation Summit held in	**Mumbai, India.**
22.	15th Asia Media Summit held in| **Theme:** 'Telling our Stories - Asia & More'	**New Delhi.**
23.	3rd edition of the United Nations Peacekeeping Course for African Partners (UNPCAP) inaugurated in	**New Delhi**
24.	4th Regional Conference on 'Futuristic, Resilient & Digital Infrastructure' concluded in	**Bengaluru.**
25.	'Vibrant North East 2018' event held in	**Guwahati, Assam**
26.	9th India Japan Energy Dialogue was held in	**New Delhi**
27.	MEA in cooperation with **Government of Germany & the United Nations Office for Disarmament Affairs (UNODA)** hosted the India-Wiesbaden Conference 2018 in	New Delhi
28.	**India Mobile Congress 2018 to be held in**	New Delhi
29.	**The** 16th International Energy Forum Ministerial Meeting held in. It is Hosted by India & co-hosted by China & Korea	**New Delhi**
30.	Global Logistics Summit 2018 to be held in	**New Delhi**
31.	**Tripura** is all set to **host the first meeting of the NITI Forum-** a unit of NITI Aayog in **Agartala.**	
32.	Crucial dialogue between **the three leading democratic powers (viz. India, Japan & the USA)** of the Indo-Pacific region held in New Delhi.	
33.	**M**eeting of Permanent Indus Commission (PIC) between India & Pakistan held in	**New Delhi**
34.	**The 1st National Conclave on Psychological Trauma, Child Protection, & Mental Illnesses held in New Delhi**	
35.	106th edition of the Indian Science Congress in 2019 will be held in| **Theme:** "Future India: Science & Technology".	Barkatullah University Bhopal, Madhya Pradesh
36.	Ministry of Mines organized **the 3rd National Conclave on Mines & Minerals** in New Delhi.	
37.	7th India-Egypt Joint Commission Meeting held in	New Delhi
38.	**First National Conference on Drug Law Enforcement** held in Delhi. It is organised by Narcotics Control Bureau.	
	SUMMITS HELD INTERNATIONALLY	
39.	HRD Minister Javadekar inaugurated 17th World Sanskrit Conference held at	Vancouver, Canada
40.	**Ninth & final meeting of Eminent Persons Group (EPG)** on Nepal-India Relations concluded.	in Kathmandu, Nepal
41.	5th Regional Comprehensive Economic Partnership (RCEP) Intersessional ministerial meeting held in.	Tokyo, Japan
42.	2nd meeting of the joint working group on tourism cooperation between India & Nepal concluded	in Kathmandu, Nepal.
43.	**FICCI** along with several industries members & senior government officials & academia, participated in X International IT Forum at	Khanty-Mansiysk, Russia
44.	15th India-Australia Joint Ministerial Commission (JMC) held in	Canberra, Australia.
45.	15th annual Asia & Oceania Region Inter-Governmental Ministerial meeting on anti-doping held in	Colombo
46.	11th World Hindi Conference in 2018 will be held in	Mauritius
47.	International Conference on Information & Communication Technology (ICT) will	Kathmandu

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	be held in	
48.	**44th G7 summit held in Note:** 45th G7 summit will be held in 2019 in France.	Quebec, Canada
49.	**PM Modi** visited Qingdao, China, to attend **18th Shanghai Cooperation Organisation (SCO)** summit.	
50.	1st Edition of the Global Wind Summit will be held in	Hamburg, Germany
51.	Conference named SCO-Regional Anti-Terrorist Structure Legal Experts (RATS) of legal experts held in	Islamabad, Pakistan
52.	**3rd Mission Innovation Ministerial Meeting** held at	Malmo, Sweden
53.	5th India-CLMV Business Conclave held in	Phnom Penh, Cambodia
54.	71st World Health Assembly was held in **Theme:** "Health for All: Commit To Universal Health Coverage".	Geneva, Switzerland.
55.	International Buddhist Conference 2018 held in	Lumbini, Nepal
56.	India-Nepal Inter-Governmental Committee (IGC) meeting on trade, transit & cooperation to Control Unauthorised Trade held in	Kathmandu, Nepal
57.	External Affairs Minister Swaraj **co-chaired the 6th round of India-Mongolia Joint Consultative Committee meeting** in.	Ulaanbaatar
58.	Canada & European Union will host the **world's first 2-Day female foreign ministers'** meeting in	Canada
59.	European Union & United Nations co-chaired international conference in	Brussels, Belgium
60.	Defence Minister Sitharaman & EAM Swaraj attended the SCO's defence ministers' & Foreign Ministers meet in	Beijing, China
61.	**Commonwealth countries** unanimously agreed **to take action on cybersecurity** by 2020. This was declared in Commonwealth Heads of Govt Meeting (CHOGM) held	In London
62.	**1st G20 meeting of finance ministers & central bank governors** held in	Buenos Aires, Argentina
63.	Commonwealth Heads of Government Meeting (CHOGM 2018) held in | Theme of the Meet: **'Towards a Common Future'.**	London, the UK.
64.	President of Nepal Bidya Devi Bhandari inaugurated **International Conference on Human Rights in South Asia** in Kathmandu.	
65.	International conference on 'Water, Environment & Climate Change: Knowledge Sharing & Partnership held in	Kathmandu, Nepal

Topic 9: Committees formed recently

	Purpose for which Committee is formed	Headed by
1.	Govt. set up a 13-member committee to upgrade the norms for computation of economic data at states & districts level in the backdrop of plans to revise the base year for National Accounts or GDP calculation.	Ravindra H Dholakia
2.	Govt. set up a committee to lay down standardisation norms for components with an aim to cut costs in the construction & operation of metro rail systems & bring them under Make in India umbrella.	Former Delhi Metro chief E Sreedharan
3.	Maharashtra govt. set up a committee to study issues related to the development of a 1,000-MW floating solar power plant at Ujani dam in Solapur district.	Satish Chavan
4.	IRDAI's Panel to review the regulations pertaining to insurance marketing firms.	Suresh Mathur
5.	**SEBI** constituted an Expert Committee to frame rules for direct listing of Indian firms abroad. The committee includes nine members.	
6.	Centre constituted a group of eminent persons to study SEZ policy of the country & suggest measures to make it more relevant for exporters & compatible with WTO norms.	Bharat Forge's Baba Kalyani
7.	**15th Finance Commission** constituted a High-Level Group consisting of eminent experts to examine the strengths & weaknesses for enabling balanced expansion of Health Sector	Convenor by Dr. Randeep Guleria, Director, AIIMS (New Delhi)
8.	15th Finance Commission has constituted an advisory council to advise &	**Arvind Virmani**

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	assist the commission	
9.	Parliamentary panel decided to study the recovery of black money & performance of public sector banks (PSBs) among a host of subjects	**Headed by veteran BJP leader Murali Manohar Joshi**
10.	Govt. formed a new integrated institutional mechanism, Defence Planning Committee (DPC) to reform the process of higher defence planning	**Chaired by National Security Advisor Ajit Doval**
11.	HRD Ministry constituted a High-Powered Committee to examine the entire system of conducting Class X & Class XII examination by CBSE	**Mr Vinay Sheel Oberoi**

Topic 10: Current Affairs related to India (National Current Affairs)

INDIA & WORLD

- **Rajya Sabha** has, for the first time **in 76 years since it came into being, entered into a MOU with a foreign counterpart for promoting inter-parliamentary dialogue.** Venkaiah Naidu become the first Chairman of Rajya Sabha **inked with the visiting President of the Senate of the Republic of Rwanda, Bernard Makuza.**
- **India-Korea Technology Exchange Centre** inaugurated by the Minister of State (I/C) MSME Giriraj Singh & Minister of SMEs & Start-ups of **Republic of Korea, Hong Jong- hak in New Delhi.**
- **Satyarup Siddhanta become the second Indian mountaineer after Malli Mastan Babu to climb Mt Ojos del Salado,** the highest volcano in the world. Ojos del Salado is a stratovolcano (a volcano built up of alternate layers of lava & ash) in the Andes on the Argentina-Chile border.
- **India's first private sector unit for manufacturing Unmanned Air Vehicles (UAV) & light bulletproof vehicles (LBPV)** will be set up by DCM Shriram Industries Group on the campus of Shriram Rayons in Kota, Rajasthan.
- **South Korean President Moon Jae-in arrived in New Delhi** for visit to India. A financing arrangement of 10 billion dollars has been set by the Korean side for infrastructure development in India.
- **PM Modi & South Korean President Moon Jae-in visited Noida & inaugurated the New Mobile Manufacturing Plant of Samsung** at Noida. Notably, it will be one of the world's largest mobile factory. Samsung has Invested close to 5,000 Crore Rupees in this plant & aims to Manufacture 12 Crore Mobile Handsets annually which will result in massive job creation.
- Union Government has granted the Institutions of Eminence (IoEs) status to six institutions including 3 from Public Sector & 3 from Private Sector.
  Three Public Universities granted the Institutions of Eminence (IoEs) status:
  1. IIT-Bombay, 2. IIT-Delhi, 3. IISc Bangalore.
  Three Private Universities granted the Institutions of Eminence (IoEs) status:
  1. Jio Institute by Reliance Foundation, 2. BITS Pilani, 3. Manipal Academy of Higher Education.
- **India & Tajikistan reaffirmed their commitment to promote bilateral relations &** agreed to enhance economic cooperation, particularly in sustainable water development.
- **India & Cuba** have signed **two MoUs in the field of biotechnology, traditional medicine & homoeopathy. Note:** Cuban President is Miguel Mario Díaz-Canel.
- **India has pledged USD 5 million** in assistance to UN agency working **for the welfare of Palestinian refugees to help bolster its "severe funding crisis" following US'** cut in its annual aid to United Nations Relief & Works Agency for Palestine Refugees (UNRWA).
- **India** extended a financial aid of **Rs 99 million to Nepal for the construction of 2,700 shallow tube well irrigation systems** in 12 districts of the country's southern Terai region to boost agricultural productivity.
- In New Delhi, PM of Netherlands **Mark Rutte inaugurated the Indo-Dutch Ganga Forum**.
- PM Modi & Netherlands PM Mark Rutte held wide-ranging discussions on bilateral & international issues. **The Netherlands has become the 64th signatory member** of the International Solar Alliance.
- **India** released grant **of Nepalese Rupees (NRs) 18.07 crore for river training & construction of embankments** along Lalbakeya, Bagmati & Kamla rivers in Nepal.
- **SCO Secretary-General Rashid Kutbiddinovitch Alimov** arrived in New Delhi to hold talks with EAM Sushma Swaraj.
- **15th Pravasi Bharatiya Divas** will be held in the holy city of Varanasi in January 2019. This year's event to be inaugurated by PM Narendra Modi & his Mauritian counterpart Pravind Jugnauth. The theme will be "Role of Indian Diaspora in building a New India".
- With an aim to strengthen trade ties with India, **Taipei World Trade Centre (TWTC) launched its office in Delhi.**
- The bilateral trade between **India & China through Nathu La border has resumed.**

Other National Current Affairs

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- **Union minister of chemicals & Fertilisers Ananth Kumar** announced that the **country's first e-waste recycling unit will come up in Bengaluru, Karnataka.**
- **SC** held that **Lieutenant Governor does not have independent decision-making powers,** & is bound to act on the aid & advice of the Council of Ministers.
- **Airports Authority of India (AAI)** will set up a **state-of-the-art Civil Aviation Research Organization (CARO)** at Hyderabad's Begumpet Airport to find indigenous solutions to meet the challenges posed by the growing air traffic & for enhancing safety, capacity & efficiency of aircraft operations in the country.
- **PM Modi** laid the foundation **stone of Paperless Vanijya Bhawan** in New Delhi.
- PM Modi unveiled a **bouquet of development projects in Madhya Pradesh** on his visit. PM Modi in Rajgarh, **dedicated the Mohanpura Dam Project** to the nation. In Indore, he attended **the Madhya Pradesh Shehari Vikas Mahotsav.**
- **President Kovind inaugurated the Udyam Sangam-2018** in New Delhi. It is a step **forward towards consolidating the convergence & synergy of all the government initiatives** relating to MSME Sector. A portal of the **Ministry of MSME called "Sampark"** also unveiled by the President.
- **Govt. decided** to set up two more underground crude **oil storages in Odisha & Karnataka** to increase emergency stockpile cover by 12 days to 22 days. Cabinet approved **setting up of 4 million tonne (MT) storage at Chandikhole** in Odisha & 2.5 MT storage at Padur in Karnataka.
- **Decks have been cleared for setting up a consulate of UAE** with Telangana CM K Chandrasekhar Rao giving his nod for it after discussions with UAE Foreign Minister Sheikh Abdullah Bin Zayed Al Nahyan.
- **Mumbai's Victorian & Art Deco Ensembles** inscribed as a **UNESCO World Heritage Site.**
- **Shillong, the capital city of Meghalaya** selected **as 100th Smart City** after evaluating the proposal submitted by it.
- Union Health Minister JP Nadda launched **the National Health Resource Repository (NHRR)** -- country's first-ever national healthcare registry of authentic, standardised & updated geo-spatial data of all public & private healthcare establishments.
- **HRD** Minister Prakash Javadekar launched **the National Digital Library of India (NDLI).** It will become a single window platform for all educational needs.
- President Kovind will launch **Solar Charkha Mission which will entail a subsidy of 550 crore rupees in the initial two years for 50 clusters.**
- Union Minister of Steel, Chaudhary Birender Singh dedicated **the rebuilt Blast Furnace-1 'Parvati' of SAIL, Rourkela Steel Plant (RSP) to the Nation.** Parvati is the first Blast Furnace of SAIL.
- Union Government announced to **establish India's first national police museum in Lutyens' Delhi.**
- **The government** approved a **33% increase in carpet area of houses eligible for interest subsidy** under its affordable housing scheme Pradhan Mantri Awas Yojana-Urban (PMAY-U). The carpet area of a house **enhanced to 160 sq m** for Middle Income Group-I (MIG-I), **increased to 200 sq m** in case of MIG-II. Under the Credit Linked Subsidy Scheme (CLSS), each beneficiary **can avail subsidy up to Rs 2.35 lakh on purchase of a house** under the scheme.
- **NITI Aayog's Atal Innovation Mission (AIM)** selected 3,000 additional schools **for the establishment of Atal Tinkering Labs (ATLs),** bringing the total number of ATL schools to 5,441.
- **Government** launched 5,000 Wi-Fi Choupals in villages & delivery of rail tickets through Common Service Centres (CSCs).
- **India Meteorological Department (IMD)** will use **flash flood guidance system for the first time in the country** to forecast floods. Currently, the Central Water Commission issues flood warnings.
- **Union government** announced a package of **more than Rs 8,000 crore aimed to provide relief to sugarcane farmers & to clear their dues.** The package includes three elements. A buffer stock of **30 LMT (lakh metric tonnes)** of sugar will be created with Rs 1,200 crore.
- **13 Indian beaches** will soon get the **Blue Flag certification.** These beaches of Odisha, Maharashtra & other coastal states will be the first in not just India, but in Asia, to get the Blue Flag certification.
- **India** received the **first-ever cargo of Liquefied Natural Gas (LNG) from Russia**. GAIL India Ltd will bring the shipload of LNG from Gazprom, a Russian supplier.
- Maneka Gandhi laid the **foundation stone of India's first advanced DNA forensic laboratory in Chandigarh** as part efforts to reduce the backlog of cases needing advanced forensic analysis.
- **President Kovind** given his assent **to an ordinance to set up the country's first national sports university in Manipur.**
- **United Nations Environment Programme (UNEP)** recognised Cochin International Airport Ltd (CIAL) in Kerala as the world's first fully solar energy-powered airport.
- **Bhubaneswar (capital city of Odisha)** becomes the **fourth National data centre of National Informatics Centre (NIC)** after Delhi, Hyderabad & Pune.
- The main event of 4th International Yoga Day celebrations will be held at Dehradun in Uttrakhand on 21st of June.

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- Sangeeta Bahl, a 53-year-old former model, has become the oldest Indian woman to conquer Mount Everest.
- **Queen Maxima of the Kingdom of the Netherlands** who is also the United Nations Secretary General's Special Advocate for Inclusive Finance for Development has arrived in New Delhi on a four day visit to India.
- **PM** Modi dedicated to the nation its **first smart & green highway,** the Eastern Peripheral Expressway at Baghpat in UP. The 135-kilometer six-lane access-controlled expressway is eco-friendly & has world-class safety features. It envisages signal-free connectivity between Ghaziabad, Faridabad, Gautam Budh Nagar & Palwal.
- I&B Minister Col. Rajyavardhana Rathore launched **ASEAN India Film Festival** in New Delhi.
- **PM** Modi & Bangladesh PM Sheikh Hasina jointly inaugurate Bangladesh Bhawan at Shanti Niketan in West Bengal.
- **India's Multi Commodity Exchange** launched the country's first copper options contracts.
- **Sikkim Chief Minister Pawan Chamling** became the longest-serving Chief Minister in India, surpassing the record of Jyoti Basu, who served as West Bengal CM from 1977 to 2000.
- During the visit of PM Modi to J&K, he laid down the **foundation stone of 'Zojila Tunnel' on the Srinagar-Leh National Highway in Leh.** The 14.2-kilometre long Zojila tunnel will be India's longest road tunnel & Asia's longest bidirectional tunnel. He also dedicated to the nation a **330 MW Kishenganga hydroelectric project from Srinagar.**
- Union Minister of Commerce & Industry Suresh Prabhu **launched the Intellectual Property (IP) mascot 'IP Nani'.**
- Guwahati **now has India's first railway station run by solar power.**
- **To boost clean energy generation,** the Ministry of New & Renewable Energy (MNRE) unveiled a **National Wind-solar Hybrid Policy** to promote new projects as well as hybridisation of the existing ones.
- **The states of Himachal Pradesh, Jammu & Kashmir, Haryana & Uttarakhand** agreed to implement the ambitious national health protection mission, which aims to provide an annual coverage of Rs 5 lakh per family.
- Union Petroleum & Natural Gas Minister Dharmendra Pradhan & UAE Minister of State & Abu Dhabi National Oil Company (ADNOC) Group CEO Dr. Sultan Al Jaber flagged off the first consignment of **2 million barrels of ADNOC crude for Mangalore Cavern.**
- **11th Executive Committee meeting of National Mission for Clean Ganga (NMCG)** approved the project encompassing the use of Geographic Information System (GIS) technology for Namami Gange programme. For this, NMCG tied-up with the Survey of India.
- **The government released the draft of the new Telecom policy named National Digital Communications Policy, 2018.** It aimed at creating **40 lakh new jobs by 2022** & ensuring broadband coverage at 50 mbps for every citizen. It proposes **1 Gbps connectivity to all Gram Panchayats by 2020 & 10 Gbps by 2022.**
- **HRD Ministry** launched **the second edition of the Unnat Bharat Abhiyan** under which students from 750 higher educational institutions from across the country will adopt villages & visit them to get acquainted with lifestyle of people there & the problems faced by them.
- **Home Ministry** decided to relax the six-decade-old **Protected Area Permit regime from Nagaland, Mizoram & Manipur** for five years. Foreign tourists, except those from Pakistan, China & Afghanistan, will now be allowed to visit the some of the most pristine locations of the country.
- **Diu Smart City** become the **first city in India, that runs on 100% renewable energy during daytime** setting a new benchmark for other cities to become clean & green.
- **West Bengal once again topped in the country with Digambarpur Gram Panchayat (GP)** bagging the Centre's award for the best Gram Panchayat in the country.
- Union Government stated that **Pradhan Mantri Gram Sadak Yojana or PMGSY** is well on its way to achieving the target by March 2019.
- **Nation remembers** Dr Bhimrao Ramji Ambedkar **on his 127th birth anniversary.** He was the first law minister of India. PM Modi inaugurated **Dr Ambedkar National Memorial** in New Delhi.
- PM Modi flagged **off India's first all-electric high-speed locomotive in Bihar.**
- **Civil Aviation Minister Suresh Prabhu** inaugurated **first flight from Delhi to Pathankot (Punjab)**. **Pathankot in Punjab state is the 21st airport** in the country, which got operational for passengers.
- **Mangalore International Airport** adjudged **the cleanest airport in the country.**
- **India is now the second-largest mobile phone** producer in the world after China.
- CCEA approved **continuation of the Credit Guarantee Fund for Education Loans Scheme & continuation & modification of Central Sector Interest Subsidy Scheme** with a financial outlay of 6,600 crore rupees from 2017-18 to 2019-20. It will cover loans for **pursuing professional & technical courses to promote quality education.**
- India's 1st Insect Museum Opened in Tamil Nadu.

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- **Gujarat's Surat district** has become the first district in the country to have 100% solar powered Primary Health Centers (PHC).
- **Ministry of Finance** approved a proposal to **provide government guarantee of Rs. 5,000 crores** in the current financial year for Indian Railway Finance Corporation (IRFC) bonds to be subscribed by Life Insurance Corporation (LIC).
- The global target to end **TB is 2030 but India will end it by 2025.**
- **National Cultural Audiovisual Archives (NCAA)** project of Ministry of Culture, GOI, implemented by Indira Gandhi National Centre for the Arts (IGNCA) certified as the **world's first Trusted Digital Repository as per ISO standard**.

Topic 11: CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- In a first, **Uttarakhand High Court accorded the status of 'legal person or entity'** to the animals in the state. HC stated that **"they have a distinct persona with corresponding rights, duties & liabilities** of a living person."
- Punjab Government **launched a mobile application named 'i-Hariyali'** aimed at increasing the state's green cover.
- **Himachal Pradesh government** decided to do away with semester system in undergraduate (UG) courses & revert to annual examination system.
- In a major step to give a big push towards the ease of doing business in Punjab, **the state government** launched **a "Business First Portal".** This will facilitate **the industrialists for Regulatory Clearances & Fiscal Approvals,** real-time tracking of applications at the common platform.
- In Uttarakhand, Polythene will be completely prohibited from 31st July in the state.
- **Himachal Pradesh government** will spend 25 crore rupees on **renovating & developing the historic British Raj 'Bantony Castle Estate'** as a major tourist attraction.
- **Himachal Pradesh** Celebrates its **71st Foundation Day** on 15th April 2018.
- **Uttar Pradesh CM Yogi Adityanath** inaugurated a **10.30-km-long elevated road,** touted to be the longest of its kind in the country, connecting UP Gate & Rajnagar Extension, Ghaziabad.
- **R K Singh, Minister of State (IC) for Power & New & Renewable Energy,** laid the foundation stone of **60 MW Naitwar Mori Hydro Electric Project (NMHEP)** which is located on the river Tons – a tributary of the Yamuna, in Uttarkashi district of Uttarakhand.
- **Punjab government** decided to impose a **permanent ban on hookah bars in the state**.

EASTERN STATES

- **Odisha government signed an MoU with Regional Integrated Multi-Hazard Early Warning System (RIMES)** for enhancing early warning system for effective management of all kinds of disaster in the state, including flood, drought, heat wave, lightning, & road accidents.
- **Bhitarkanika National Park (Odisha)** become the **largest habitat of the endangered estuarine crocodiles** in the country with a record number of their nesting sites spotted in it.
- **Odisha government** decided to raise **the health cover from Rs 5 lakh to Rs 7 lakh** under Biju Swasthya Kalyan Yojana (BSKY) for women.
- **West Bengal Government** decided to **invest 107 crore rupees to check erosion at vulnerable areas** along the banks of the Ganga & the Padma.
- **Bridge 'Ib Setu' built over the Ib river in Sambalpur district** was inaugurated by CM Naveen Patnaik. The 2.5-km-long bridge, which is the State's second longest bridge.

NORTH-EASTERN STATES

- Union Minister of State for DoNER Dr Jitendra Singh **attended Meghalaya Annual Cultural Festival, "Behdienkhlam", held every year** at the small peripheral town of Jowai, Meghalaya.
- **Centre released 340 crore rupees for flood relief work in Assam.** 101 crore rupees was released by DoNER, while the remaining 239 crore rupees was given by the Home Ministry under the State Disaster Relief Fund.
- President Kovind **declared Tripura's queen variety pineapple as state fruit**.
- **Minister of State for Defence, Dr, Subhash Bhamre** dedicated a highway tunnel at Theng near Chungthang in north Sikkim to the nation.
- **Gaj Yatra campaign** flagged off **by the Wildlife Trust of India (WTI) Brand Ambassador Ms Dia Mirza** at an event organised in Meghalaya. 'Gaj Yatra', a "journey celebrating India's national heritage animal", aims at securing 100 elephant corridors across India.
- Arunachal Pradesh CM **Pema Khandu inaugurated the state's biggest solar power plant at Energy Awareness Park** in Itanagar.
- **Manipur Chief Minister N. Biren Singh** launched 'Go to Village' mission throughout the state from Konuma ground. It was launched in 60 villages of all the 60 Assembly constituencies.

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- **Union Home Ministry completely revoked the controversial Armed Forces Special Powers Act (AFSPA) from Meghalaya** while diluting it in other regions of Arunachal Pradesh.
- VP Naidu launched **a health scheme of the Assam government named Atal Amrit Abhiyan** that offers free medical care of up to 2 lakh rupees for every individual from Below Poverty Line (BPL) & Above Poverty Line (APL) families.
- **Tripura CM Biplab Kumar Deb** launched the state component **of Pradhanmantri Kaushal Vikas Yojna (PMKVY)** in Agartala. Tripura is the first state in the North East to implement the state component of PMKVY,

WESTERN STATES

- **Microsoft signed an MoU with the Rajasthan government** to provide free digital training to 9,500 college students in one year.
- **The world's first of its kind & state-of-the-art International Centre for 'Humanitarian Forensics' (ICHF)** launched at the Gujarat Forensic Sciences University in Gandhinagar, Gujarat.
- **Gujarat government** announced **wind-solar hybrid power policy - 2018,** aiming to make optimum utilisation of the land & grid. The policy **provides 50% concession for cross-subsidy surcharge & additional surcharge** when the generated energy is sold to a third party.
- **Gujarat Chief Minister Vijay Rupani met Israel's Agriculture & Rural Development Minister Uri Ariel &** announced a joint working group (JWG) between Gujarat & Israel in the fields of agriculture, horticulture & allied sectors.
- **Gujarat government** unveiled its **'Reuse of Treated Waste Water Policy'** which aims to reduce the state's dependence on freshwater sources like the Narmada river.
- **Gujarat police unveiled the Pocket Cop project,** which will enable quicker verification of passport applicants, & search of accused persons, among others.
- **Gujarat CM Vijay Rupani** approved setting up a **5,000 MW capacity solar park at the Dholera Special Investment Region (SIR),** which would be the largest such entity in the world.
- **In Rajasthan,** Harsimrat Kaur inaugurated **the first mega food park of the state at Roopangarh village** near Ajmer.

CENTRAL STATES

- **Jharkhand Chief Minister Raghubar Das** announced that the **first 'Khadi Mall' of the country** that will be opened in Jharkhand.
- **PM Modi** visited **Chhattisgarh** where he dedicated **the modernised & expanded Bhilai steel plant** to the nation. He laid the foundation stone for the new building of Indian Institute of Technology (IIT), Bhilai.
- **Integrated Command & Control Centre of the Naya Raipur Smart City,** inaugurated by PM Modi. Integrated Command & Control Centre of Naya Raipur becomes the 10th Smart City Centre to be operational in the country.
- **Madhya Pradesh government** announced an **outstanding power bill waiver scheme** for laborers & poor families. The state cabinet **approved the Bijli Bill Mafi Yojana 2018 (Power Bill Waiver Scheme)** which is expected to benefit about 77 lakh people of the state.
- **CM of Madhya Pradesh, Shivraj Singh Chouhan** launched 'My MP Rojgar Portal' to provide jobs to youths as per their educational qualification, skills & interest & ensure availability of able candidates to employers.
- In a major step towards realising the centre's Smart City Mission (SCM), **the Madhya Pradesh government launched the country's first Integrated Control & Command Centre (ICCC) for all seven smart cities of the state,** in Bhopal.
- **Madhya Pradesh** has the highest number of **55770 fully covered tribal habitations with the safe drinking water** in the country followed by Odisha & Jharkhand.
- Union Minister for Chemicals & Fertilizers & Parliamentary Affairs, Mr. Ananthkumar announced **Government of India has approved the setting up of a Plastic Park in Deoghar District,** Jharkhand.

SOUTHERN STATES

- **Karnataka Chief Minister HD Kumaraswamy presented his government's first budget.** He announced a farm loan waiver of **Rs. 34,000 crores.** Loans of up to Rs. 2 lakhs for each farmer will be waived. Farmers who repaid the loan within time will be credited the repaid loan amount or Rs25000 whichever is less.
- **The Centre of Excellence in Maritime & Shipbuilding (CEMS),** a well-funded start-up in skill development for maritime & shipbuilding sector, has announced setting up of 24 labs -6 in Mumbai & 18 in Vizag campus.
- **Telangana police** launched a **mobile-based messenger application named 'Cop Connect'** dedicated to provide real-time information to over 60,000 police officers across the State.
- **Andhra Pradesh Chief Minister N Chandrababu Naidu** stated that the state was now Open Defecation Free (ODF) as it had achieved its goal of constructing 2.77 lakh individual toilets.
- **Neem & black buck have been declared** as the state tree & animal respectively of Andhra Pradesh. Rose-ringed parakeet will be the state bird while jasmine will be the state flower.

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- **Goa celebrates its Statehood Day** as people's demand for full statehood was attained on 30th May 1987, when Goa became India's 25th state.
- **Maharashtra** became the **first state to provide digitally-signed land record receipts (also known as 7/12 receipts)**. It is the most important document which establishes the ownership of the land & primarily used by farmers while applying for loans.
- Indian shuttler Kidambi Srikanth appointed a**s Deputy Collector in the state government by the CM of Andhra Pradesh**.
- **Asia's largest startup ecosystem congregation, Huddle Kerala,** will be held at Kovalam.
- **Kerala CM Pinarayi Vijayan launched M-Kerala,** a unified app for all government services at #FUTURE 2018. Kerala **also becomes the state with the largest public Wi-Fi** deployment in the country.
- **Jackfruit** declared as the **official fruit of Kerala.**

Static Points related to the States in India
CM/GOVERNORS/WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA

States	National Parks(NP)	Wild Life Sanctuaries	Power Plants
J&K **Former CM :** Mehbooba Mufti **Governor:** Narendra Vohra **Capital:** Jammu(Winter) Srinagar(Summer)	Dachigam National Park Hemis National Park Kishtwar National Park Salim Ali National Park	Gulmarg WLS Limber WLS Nandini WLS	-
Himachal Pradesh **CM:** Jairam Thakur **Governor:** Acharya Dev Vrat **Capital: Shimla**	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Bandli WLS Daranghati WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Girinagar Hydel Project Binwa Hydel Project Rangtong Hydel Project Baner&Neugal Project
Punjab CM: Captain Amarinder Singh Governor: V P Singh Badnore Capital: Chandigarh		Abohar WLS Harike Lake WLS Jhajjar Bacholi WLS	Guru Gobind Singh Super Thermal Power Plant
Haryana **CM:** Manohar Lal Khattar **Governor: Kaptain Solanki** **Capital: Chandigarh**	Kalesar National Park Sultanpur National Park	Bhindawas WLS Kalesar WLS Khaparwas WLS	Gorakhpur Atomic Power Station Deenbandhu Chhotu Ram TPS Rajiv Gandhi TPS
UP **CM: Yogi Adityanath** **Governor: Ram Naik** **Capital: Lucknow**	Dudhwa National Park	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS National Chambal WLS	Narora Atomic Power Station Rihand Thermal Power Station Anpara Thermal Power Station
Bihar **CM:** Nitish Kumar	Valmiki National Park	Gautam Budha WLS Kaimur WLS	Kahalgaon Super Thermal Power Station

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Governor: Satya Pal Malik **Capital: Patna**		Pant (Rajgir) WLS Valmiki WLS	Barauni TPS
Chattisgarh **CM:** Raman Singh **Governor: Balram Tandon** **Capital: Raipur**	Indravati National Park Kanger Valley National Park Guru Ghasi Das (Sanjay)	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Sipat Thermal Power Plant Hasdeo TPS Bhilai Expansion Power Plant
Jharkhand **CM:** Raghuvar Das **Governor: Draupadi Murmu** **Capital: Ranchi**	Betla National Park	Lawalong WLS Palkot WLS Parasnath WLS	Chandrapura TPS Koderma Thermal Power Station Bokaro TPS
Andhra Pradesh **CM:** N. Chandrababu Naidu **Governor: E.S.L Narasimhan** **Capital: Amravathi** **[*Hyderabad initially]**	Sri Venkateswara National Park	Coringa WLS Kolleru WLS Nellapattu WLS Pulicat Lake WLS Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS Rollapadu WLS	Simhadri Super Thermal Power Plant Sri Damodaram Sanjeevaiah Thermal Power Station
Telangana **CM:** K. Chandrashekar Rao **Governor:** E. S. L. Narasimhan Capital: **Hyderabad**	Mrugavani National Park	Kawal WLS	
Assam **CM: Sarbananda Sonowal** **Governor: Jagdish Mukhi** **Capital: Dispur**	Dibru-Saikhowa NP Kaziranga National Park Manas National Park Nameri National Park Rajiv Gandhi Orang National Park	Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS North Karbi Anglong WLS Nambor WLS	Bongaigaon Thermal Power Plant
Goa **CM: Manohar Parrikar** **Governor:** Mridula Sinha **Capital: Panaji**	Bhagwan Mahavir (Mollem) National Park	Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS	-
Gujarat **CM:** Vijay Rupani **Governor: O.P.Kohli** **Capital: Gandhinagar**	Blackbuck National Park, Velavadar Gir Forest National Park Marine National Park, Gulf of Kutch Bansda National Park	Jambugodha WLS Jessore WLS Kutch Desert WLS Mitiyala WLS Porbandar Lake WLS Rampara Vidi WLS Ratanmahal WLS Shoolpaneswar (Dhumkhal) WLS Thol Lake WLS Wild Ass WLS	Mundra Thermal Power Station Ukai Thermal Power Station Akrimota Thermal Power Station Kakrapar Nuclear Power Plant
Karnataka **CM: H.D. Kumaraswamy** **Governor: Vajubhai R. Vala** **Capital: Bangalore**	Bandipur National Park Bannerghatta National Park Kudremukh National Park	Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS	Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power

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	Nagarhole National Park Anshi national park	Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley WLS Someshwara WLS	Station
Kerala **CM: Pinarayi Vijayan** **Governor: P. Sathashivam** **Capital: Trivandampuram**	Eravikulam National Park Mathikettan Shola National Park Periyar National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola NP	Aralam WLS Chimmony WLS Idukki WLS Malabar WLS Mangalavanam Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS	Brahmapuram Power Station Kayamkulam Power Station
MP **CM:** Shivraj Singh Chouhan **Governor:** Anandiben Patel **Capital: Bhopal**	Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park Sanjay National Park Satpura National Park Van Vihar National park	Bori WLS Gandhi Sagar WLS Ghatigaon WLS Ken Gharial WLS Narsighgarh WLS National Chambal WLS Orcha WLS Kuno WLS Sardarpur WLS Son Gharial WLS	Vindhyachal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station Amarkantak TPS Sasan Ultra Mega Power Project
Maharashtra **CM:** Devendra Fadnavis **Governor: C. Vidyasagar Rao** **Capital: Mumbai**	Chandoli National Park Navegaon National Park Tadoba National Park Gugamal national park	Aner Dam WLS Bhamragarh WLS Bhimashankar WLS Great Indian Bustard WLS Jaikwadi WLS Koyana WLS Nagzira WLS Painganga WLS Radhanagari WLS Sagareshwar WLS Tipeshwar WLS Tungareshwar WLS	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant
Manipur **CM: N Biren Singh** **Governor:** Najma A Heptulla **Capital: Imphal**	Keibul Lamjao National Park	Yangoupokpi-Lokchao WLS	-
Meghalaya **CM:** Conrad Sangma **Governor: Ganga Prasad** **Capital: Shillong**	Balphakram National Park Nokrek National Park	Baghmara Pitcher Plant WLS Nongkhyllem WLS Siju WLS	-
Mizoram **CM:** Lal Thanhawla **Governor: K. Rajasekharan** **Capital: Aizawl**	Murlen National Park Phawngpui Blue National Park	Dampa WLS (TR) Ngengpui WLS Pualreng WLS	-

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	Mountain National Park	Tokalo WLS	
Nagaland **CM: Neiphiu Rio** **Governor: P.B.Acharya** **Capital: Kohima**	Intanki National Park	Fakim WLS Puliebadze WLS Rangapahar WLS	Dikhu Hydro Electric Power Plant
Odisha **CM:** Naveen Patnaik **Governor: Ganeshi Lal** **Capital: Bhubaneshawer**	Bhitarkanika National Park Simlipal National Park	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Talcher Super Thermal Power Station
Rajasthan **CM:** Vasundhara Raje **Governor: Kalyan Singh** **Capital: Jaipur**	Sariska National Park Ranthambore National Park Darrah National Park Desert National Park Keoladeo National Park	Bundh Baratha WLS Darrah WLS Jawahar Sagar WLS Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS	Chhabra Thermal Power Station Suratgarh Power Station
Sikkim **CM:** Pawan Kumar Chamling **Governor: Srinivas Patel** **Capital: Gangtok**	Khangchendzonga National Park	Fambong Lho WLS Kitam WLS (Bird) Maenam WLS Pangolakha WLS	Rangit Hydro Electric Power Prject
Tamil Nadu **CM**: Edapaddi Palaniswami **Governor:** Banwaril Lal Purohit **Capital: Chennai**	Mudumalai National Park Mukurthi National Park Indira Gandhi (Annamalai) National Park Guindy National Park Gulf of Mannar Marine National Park	Indira Gandhi (Annamalai) WLS Kalakad WLS Karaivetti WLS Karikili WLS Mudumalai WLS Pulicat Lake WLS Vaduvoor WLS Vedanthangal WLS Vettangudi WLS	Kudankulam Nuclear Power Plant Neyveli Thermal Tuticorin Thermal Power Station
Tripura **CM: Biplab Deb** **Governor: Keshari Nath Tripathi** **Capital: Agartala**	Bison(Rajbari) National Park Clouded Leopard National Park	Gumti WLS Rowa WLS Sepahijala WLS Trishna WLS	Palatana Thermal Power Plant
UK **CM: Trivendra Singh Rawat** **Governor: K.K. Paul** **Capital: Dehradun**	Gangotri National Park Jim Corbett National Park Valley of Flowers National Park	Askot Musk Deer WLS Binsar WLS Govind Pashu Vihar WLS Kedarnath WLS Sonanadi WLS	Chibro Power Plant Khodri Power Plant Chilla Power Plant
WB **CM:** Mamata Banerjee **Governor: Keshari Nath Tripathi**	Buxa National Park Neora Valley NationalPark Singalila National Park Sundarbans National Park	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS	Mejia Thermal Power Station Farakka Super Thermal Power Station Kolaghat Thermal Power Station

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Capital: Kolkata			Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station
Arunachal Pradesh **CM: Pema Khandu** **Governor: BD Mishra**	Namdapha National Park Mouling National Park		

Topic 11: INTERNATIONAL CURRENT AFFAIRS

- Asia's **first arbitration centre specialised in intellectual property is slated to open in Tokyo** in September 2018 to resolve the growing number of disputes in the region.
- The world's **first digital art museum opened its doors to the public in Tokyo, Japan.**
- **China, UAE, Cyprus & significantly, Mauritius, along with 21other countries have been tagged as "high-risk jurisdictions"** by global banks acting as custodians for foreign funds which comprise the largest group of investors in the Indian stock market.
- UN member st**ates approved a 6.69 billion US Dollar budget for 13 peacekeeping operations** for the year 2018-19.
- The **Mattala Rajapaksa International Airport (MRIA) would be operated as a Sri Lanka-India joint venture.** The $210 million facility, 241km south-east of Colombo, is dubbed the "world's emptiest airport" due to a lack of flights.
- **Nepali PM Khadga Prasad Sharma Oli** is on his first visit to **China**. China will build **a railway connecting the western region of Tibet with Nepal,** this was signed during Oli's visit.
- **Mongolia** broke ground **for the construction of country's first oil refinery with the help of a USD 1 billion loan** from India. **Home Minister Rajnath Singh attended the groundbreaking ceremony** at 'Stantsiin Hooloi'.
- **Britain's Queen Elizabeth granted royal assent to PM Theresa May's flagship Brexit legislation,** ending months of debate over the legislation that will formally end the country's European Union membership.
- **Pakistan** placed on the **grey list by the Financial Action Task Force (FATF) for failing to curb anti-terror financing** despite its diplomatic efforts to avert the decision.
- **US scientists** unveiled the **world's most powerful & smartest scientific supercomputer named 'Summit'**.
- **Nikki Haley, the US Permanent Representative to the UN** announced the withdrawal **of the US from the United Nations Human Rights Council (UNHRC)**.
- **World Bank approved $700 million to help Bangladesh achieve,** its education for all vision by improving the primary education sector i.e. The Quality Learning for All Program (QLEAP).
- **External Affairs Minister Sushma Swaraj visited Italy, France, Luxembourg & Belgium.** She first visited Italy. She then visited France& meet her counterpart, Jean-Yves Le Drian in Paris to review the bilateral relations. She then reached Luxembourg & finally she visited Belgium.
- **Maharashtra CM Fadnavis met World Bank CEO Kristalina Georgieva** in Washington DC to seek assistance for a Multimodal Transport Corridor & the Rural Livelihood Project which aims to provide sustainable livelihood enhancements in 10,000 villages in the state.
- Raksha Mantri, Nirmala Sitharaman inaugurated the **first Representative Office of Navratna Defence PSU Bharat Electronics Limited (BEL) in Hanoi, Vietnam.**
- **United States decided to provide security guarantees to North Korea,** in exchange of Pyongyang's firm & unwavering commitment to complete denuclearisation of the Korean Peninsula.
- **United States has renamed its oldest & largest military command, US Pacific Command, or PACOM,** to Indo-Pacific Command, as per US Defence Secretary Jim Mattis.
- **Colombia would be formally joining the North Atlantic Treaty Organization (NATO).** With the move, Colombia will become the first Latin American nation to be a part of the alliance.
- **India launched its second IT corridor in China** to cash in on the burgeoning Chinese software market.
- **World Health Organization (WHO) declared Nepal** as free from Trachoma, the world's leading infectious cause of blindness. With this, Nepal becomes the first country in WHO's South-East Asia Region to eliminate Trachoma.
- **New York Stock Exchange (NYSE) has promoted Stacey Cunningham to President,** making her the first sole woman head of the 226-year-old exchange.
- **New York Stock Exchange (NYSE)** promoted **Stacey Cunningham to President,** making her the first sole woman head of the 226-year-old exchange.
- **Russia** unveiled the **world's first floating nuclear power station**. Built in Saint Petersburg, the Akademik Lomonosov arrived in Murmansk where it was moored in the port & presented to the media.

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- **Guatemala** opened an **embassy in Jerusalem** two days after the U.S. moved its embassy to the contested capital city.
- **A state-run Chinese bank, Industrial & Commercial Bank of China (ICBC)** launched the country's first India-dedicated publicly offered investment fund. The fund, named the **ICBC Credit Suisse India Market Fund.** It is China's first publicly offered fund for investing in India.
- The inaugural session **of the Indian Pavilion at the Cannes Film Festival 2018 was held at Cannes, France.** It was hosted by noted actor Sharad Kelkar.
- **Chinese e-commerce giant Alibaba purchased leading Pakistani online retailer 'Daraz'**.
- **Mahathir Mohamad** was sworn in as **PM of Malaysia.** He has replaced Najib Razak. Ninety-two-year-old, Mahathir becomes the oldest PM in the world.
- **The leaders of China, Japan & South Korea met in Tokyo** against the backdrop of historic diplomatic moves by North Korea & a push for the isolated country to give up its nuclear weapons. Japanese PM Shinzo Abe, Chinese Premier Li Keqiang & South Korean President Moon Jae-in held talks.
- **President Donald Trump announced US withdrawal from the 2015 landmark nuclear** deal with Iran.
- **Israel withdrew from a race against Germany & Belgium** for two seats on the United Nations Security Council in 2019-20.
- **US state California's economy has surpassed that of the UK to become the world's fifth largest,** as per the new federal data. With a GDP of $2.7 trillion, California is now only behind the US, China, Japan & Germany.
- **India** organized **the cultural festival in Egypt to commemorate the 157th birth anniversary of Nobel laureate Rabindranath Tagore.**
- **The controversial UK marketing analytics firm Cambridge Analytica,** which has been at the heart of the Facebook data scandal, has announced to cease all its operations immediately & filing for insolvency in Britain & the United States.
- The leaders of **North & South Korea agreed to pursue a permanent peace & the complete denuclearization** of the divided peninsula, as they embraced after a historic summit laden with symbolism.
- **European Union & the United Nations** co-chaired an **international conference in Brussels, Belgium**.
- **Britain's Prince Charles will succeed his mother Queen Elizabeth II** as the Head of the Commonwealth after the heads of government agreed on his succession.
- **Swaziland's King Mswati III, Africa's last absolute monarch, officially changed the name of his country to the 'Kingdom of eSwatini'.**
- **Bisket Jatra** Being celebrated in Nepal. This annual festival marks beginning of Nepali new year.
- **India** won an election to a **crucial non-governmental organisation committee in the United Nations.** It topped the election in the Asia Pacific States category.
- **United Kingdom** joined the India-led **International Solar Alliance (ISA).**
- **United Nations' Deputy Secretary-General Amina Mohammed** launchd **'UN Road Safety Trust Fund'** to stimulate action that can save lives & prevent injuries & sufferings associated with road accidents.
- **Bangladesh PM Sheikh Hasina** decided to scrap the quota system in government services.
- **Former UN Secretary-General Ban Ki-moon** elected chairman **of 'Boao Forum for Asia' (BFA).** He replaced former Japanese PM Yasuo Fukuda.
- **India & World Expo 2020 Dubai** signed participants contract for India's pavilion in the prestigious World Expo 2020 held once in 5 years.
- **Singapore & China** signed an **MoU in Beijing, China** to promote **greater collaboration between Singapore & Chinese companies** in third-party markets along the Belt & Road.
- **President of Nepal Bidya Devi Bhandari** inaugurated an **International Conference on Human Rights in South Asia** in Kathmandu. The theme was **"Identifying Challenges, Assessing Progress, Moving Forward:** Addressing Impunity & Realizing Human Rights in South Asia".
- **The presidents of Iran, Turkey & Russia** met for their **second tripartite summit**, aiming to speed the peace process for Syria & bolster their influence in the country. **Turkish President Recep Tayyip Erdogan hosted** his Russian & Iranian counterparts Vladimir Putin & Hassan Rouhani in Ankara.
- **Turkish Atomic Energy Authority (TAEK)** awarded a **construction licence for Akkuyu NPP, Turkey's first nuclear power plant,** which is being built in Mersin province, in southern Turkey.
- **Defence Minister Nirmala Sitharaman is in Russia** to attend the 7th Moscow Conference on International Security.
- **Myanmar's Parliament** elected **Win Myint as the country's new President.**
- **Martin Vizcarra** sworn in as the country's **new president of Peru.**
- **Nanda Bahadur Pun** re-elected as the Vice-President of Nepal.
- **Donald Trump administration** banned all use by **Americans of Venezuelan cryptocurrency (Petro),** saying that its introduction is intended to skirt U.S. sanctions.
- **Axis Bank** opened a representative **office in Sharjah,** to better serve its customers in the emirate & to expand its retail offerings to customers in the neighbouring northern emirates.

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Topic 12: OBITUARIES (NATIONAL/INTERNATIONAL)

	Person Died	Profession/Famous In?
	Politician (National-International)	
1.	**Urmila Singh**	Former Himachal Pradesh Governor
2.	**Barbara Bush**	Former US first lady
3.	**R K Dorendra Singh**	Former Manipur CM
	Singer/Musician (National-International)	
4.	**Arun Date**	Veteran Marathi singer
5.	**Ravinder Sharma, fondly called Guruji**	Renowned Artist-Philosopher
	Actor/Director/Producer (National-International)	
6.	**Liliane Montevecchi**	Paris-born dancer, actor, & singer
7.	**Nerella Venumadhav**	Legendary Mimicry Artiste
8.	**Margot Kidder**	The actor
9.	**Anne V. Coates**	British film editor
10.	**C.V. Rajendran**	Tamil film director
	Author/Journalist/Activist/Painter (National-International)	
11.	**Charles Krauthammer**	United States political commentator & Pulitzer Prize winner
12.	**Donald Hall**	Award-winning American poet & writer
13.	**Adiraju Venkateswara Rao**	Veteran Journalist
14.	**Odisha's most popular lyricist**	'Rasaraj' Narayan Prasad Singh
15.	**Yaddanapudi Sulochana Rani**	Telugu Writer
16.	**Yaddanapudi Sulochana Rani**	Veteran writer, novelist
17.	**Nandram Das Bairagi**	Noted Hindi film lyricist
18.	**TVR Shenoy**	Veteran journalist & columnist
19.	**S Nihal Singh**	Veteran journalist
20.	**Les Payne**	Pulitzer Prize-winning journalist & columnist
21.	**Kedarnath Singh**	Renowned Hindi poet & critic
	Sportsmen/Sportswomen (National-International)	
22.	**Peter Thomson**	Australian golfing legend
23.	**Timothy Pereira**	Former Footballer
	Others (National-International)	
24.	**Alan Bean**	4th Man to Walk on the Moon died (Former US astronaut)
25.	**Ashok Mitra**	Eminent Economist
26.	**Nabi Tajima**	The world's oldest person, a 117-year-old Japanese woman
27.	**Bhimsain Khurana**	Indian animation pioneer
28.	**Rajinder Sachar**	Former Delhi High Court Chief Justice

Topic 13: LIST/INDEXES ANNOUNCED RECENTLY

Name of the Index/List	Rank of India	Topped By?
Global Innovation Index (GII) developed jointly by Cornell University, Insead & World Intellectual Property Organisation (WIPO) in Geneva.	India ranked at 57th most innovative nation	Topped by Switzerland
For the second year in a row, Andhra Pradesh ranked as the **easiest Indian state to do business in,** according to a survey. i.e **rankings for Ease of Doing Business that was released by the Department of Industrial Policy & Promotion & Ministry of Commerce & Industry in Delhi.** Telangana came 2nd . Meghalaya ranked lowest at 36th.		
India become **the world's sixth-biggest economy**, as per the World Bank figures for 2017. **India's gross domestic product (GDP) amounted to $2.597 trillion at the end of 2017**. Topped by US.		
India is no longer a nation having the largest number of poor people in the world, as per the study published by the		

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US-based think tank, Brookings. Nigeria overtaken India as the country with the largest number of extreme poor. Study, titled 'The start of a new poverty narrative' is authored by Homi Kharas, Kristofer Hamel & Martin Hofer.		
Abu Dhabi, capital of the United Arab Emirates (UAE), topped the list of "smart cities" in the Middle East & Africa, as per Abu Dhabi's Department of Culture & Tourism.		
Facebook Inc. co-founder Mark Zuckerberg has overtaken Warren Buffett as the world's third-richest person, as per the Bloomberg Billionaires Index.		
HDFC Bank gone past Russia's Sberbank to become the most valuable bank in the emerging market outside China. Industrial & Commercial Bank of China topped the list. Globally, America's JPMorgan Chase is most valuable bank. **There are four lenders from India that now rank among the world's 500 most valuable companies.**		
India is the world's most dangerous country for women due to the high risk of sexual violence & being forced into slave labour, as per the poll by global experts. War-torn Afghanistan & Syria ranked second & third in the Thomson Reuters Foundation survey.		
Ministry of Women & Child Devt. come up with its report titled **'Women in Prisons' which aims to build an understanding of various entitlements of women in prisons, various issues faced by them & possible resolutions.**		
Stockholm International Peace Research Institute (SIPRI) launches the findings of SIPRI Yearbook 2018. **It assesses the current state of armaments, disarmament & international security. The key findings are:** 1. All the nuclear weapon-possessing states are developing new nuclear weapon systems & modernizing their existing systems; 2. The number of personnel deployed with peace operations worldwide continues to fall while the demand is increasing. 3. At the start of 2018 nine states—the United States, Russia, the United Kingdom, France, China, India, Pakistan, Israel & the Democratic People's Republic of Korea (North Korea) - possessed approximately 14,465 nuclear weapons.		
Annual 2018 Trafficking in Persons Report	North Korea as one of the "worst human trafficking nations" for the 16th straight year	
Cost of Living Survey published by Mercer	Mumbai continues to be the most expensive city in India to live in for expatriates	Hong Kong is ranked as the world's costliest city to live in for expatriates
NITI Aayog launched the first Delta ranking, incremental progress, for the Aspirational Districts in the country. As per the rankings, Dahod district of Gujarat improved & ranked first. West Sikkim district in Sikkim stood 2nd		
a) HDFC ranked as the 5th biggest public company globally in the 'consumer financial services category' on a list compiled by Forbes magazine. American Express has topped this category. **b) Overall list topped by China's banking behemoth ICBC.**		
Niti Aayog's composite water management index report	Gujarat topped the list while Jharkhand was adjudged as the worst performer.	
India is the second highest sender of foreign students to the US, next only to China. United States is the top destination for foreign students worldwide.		
At 17.2%, Axis Bank commands the largest value share of mobile banking transactions but it's Paytm that tops volumes with 22%.		
India is the sixth wealthiest country in the world with a total wealth of 8,230 billion US dollars. As per the AfrAsia Bank Global Wealth Migration Review, the US is the wealthiest country in the world.		
As per Save the Children's "End of Childhood Index 2018"	**India ranked at 113th**	Singapore & Slovenia topped. Niger ranked last.
Global Environment Performance Index 2018	India stands 177th at the bottom	Switzerland topped the index.
Global competitive rankings out of 63 countries by the IMD World Competitiveness Center	**India Stands 44th**	**USA topped the rankings.**
As per the Lancet Study, in terms of quality & accessibility of healthcare	**India ranked 145th**	Topped by Iceland. The Central African Republic ranked last.
IIT, Bombay, Indian Institute of Science (IISc), Bangalore, & IIT, Delhi (IIT-D) are in the top 200 in QS World University Rankings 2019. The number of Indian universities in the top 1,000 increased from 20 to 24. IIT-Bombay is now the top institute in the country.		
In 11th Common Review Mission (CRM) report of the National Health Mission, India has registered a record 22% reduction in MMR since 2013, which is the highest percentage decline so far. Maternal Mortality Ratio in India has		

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declined from 167 in 2011-2013 to 130 in 2014-2016.		
U.S. has surpassed India to become the top destination for greenfield foreign direct investment in 2017, as per the FDI Report 2018, compiled by FDI Intelligence, a division of The Financial Times Ltd.		
Swachh Survekshan-2018 Results	**a)** Indore again emerged as the cleanliest city in India **b)** Vijaywada in AP is India's cleanest big city with population of over 10 lakh.	
India emerged as the third largest solar market in the world in 2017 behind China & the US, as per the report of Mercom Communications India.		
India become the largest remittance-receiving country in the world, with migrant workers sending home 69 billion US dollars in 2017. As per the report 'RemitSCOPE – Remittance markets & opportunities – Asia & the Pacific'.		
Forbes' 2018 list of 'the world's most powerful people'.	PM Narendra Modi has been ranked ninth	Chinese President Xi Jinping ranked first
Global Optimism Index released as part of Grant Thornton's International Business Report (IBR)	India ranked 6th	Topped by Austria
Asia-Pacific On Power Index	India ranked 4th	US Topped the Index
Global consultant AT Kearney released the Foreign Direct Investment Confidence Index 2018	India ranked at the 11th spot.	United States (US) topped the index
14 Indian cities figure in WHO's list of world's 20 most polluted cities in terms of particulate matter PM2.5 levels in 2016. WHO Global Urban Ambient Air Pollution Database ranked Kanpur as the most polluted city.		
List of Doping Violations in World Anti-Doping Agency (WADA)	India is ranked joint-sixth with Russia	Italy topped the rankings
India projected to be the second fastest growing country in the world for air passenger traffic, as per the Airports Council International (ACI) by 2022. ACI put Vietnam at the top position.		
TRA Brand Trust Report 2018	Search engine Google is the most trusted Internet brand in India	
2018 World Press Freedom Index compiled by Reporters Without Borders (RSF).	India has ranked 138th	Topped by Norway North Korea at bottom.
Fortune magazine's World's Greatest Leaders of 2018.	Mukesh Ambani (24th Rank) & human rights lawyer Indira Jaising (20th Rank)	Topped by 'The Students' of Marjory Stoneman Douglas & other schools of US that witnessed gun violence.
In India, Bangalore emerged as the most preferred city for office expansion, as per the real estate consulting firm, CBRE South Asia.		
TIME Magazine released the 100 Most Influential People List of 2018. The list features the names of four self-made Indians- Deepika Padukone, Virat Kohli, Ola co-founder Bhavish Aggarwal & Microsoft's CEO Satya Nadella.		
2018 Commonwealth Innovation Index	India ranked 10th	**Topped by UK**
Index of Economic Freedom by Heritage Foundation	India ranked 130th	**Hond Kong topped the index.**
Delhi's IGI Airport ranked at 16th in the club of the top 20 airports across the world, Airport Council International's preliminary report on airport traffic for 2017. Hartsfield-Jackson Atlanta Airport, USA secured top spot.		
Bengaluru is found to be the highest paying city in the country, as per Randstad Insights, the research & analysis division of Randstad India.		
Patna tops in 4G connectivity among 20 of India's largest cities, as per the OpenSignal, a wireless coverage mapping company.		
'Internet Security Threat Report' by Symantec	India emerged as 3rd most vulnerable country	**USA on top of the report.**
Global Startup Ecosystem: Startupblink Report	**India ranks 37th**	**Topped by USA.**
Bloomberg Billionaires Top 100 Index	Reliance Industries CMD Mukesh Ambani ranked 19th Asia | Alibaba co-founder Jack Ma (13th) the richest	Amazon CEO Jeff Bezos topped the index.
Anushka Sharma & Badminton Ace P V Sindhu featured in the Forbes 30 Under 30 Asia 2018 list.		
India become the 3rd largest electricity producer in the world. Topped by China.		
India overtaken Germany to become the fourth largest automobile market in the world. Topped by China.		

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GOI come out with the total number of beggars in the country. As per the data, based on 2011 census, there are around 4 lakh beggars in total. Highest number of beggars are in West Bengal. Lakshadweep (UT), has only two people (Least) begging.		
Singapore Changi Airport named the world's best airport by consultancy firm Skytrax. Mumbai airport (Chhatrapati Shivaji International Airport Mumbai) ranked 63rd.		
World's Most Liveable City Report by Mercer Vienna Tops, Baghdad Worst	Hyderabad & Pune rated India's most liveable cities, ranked at 142	Austria's capital city Vienna, world's most liveable city
'NIRF India Rankings 2018' | The top Overall Institute in India: Indian Institute of Science (IISc Bengaluru) The top University in India: Indian Institute of Science, Bengaluru		

Static Points: Index/Reports released by different Organisations

Report title	Organisation
Asian Development Outlook	ADB (Asian Development bank)
Global Money Laundering Report	FATF (Financial Action Task Force)
Nuclear Technology Review	IAEA (International Atomic Energy Agency)
Ease of Doing Business	IBRD (World Bank)
World Development Report	IBRD (World Bank)
Safety Reports	ICAO (International Civil Aviation Organization)
Global Hunger Index report	IFPRI (International Food Policy Research Institute)
World Employment & Social Outlook	ILO (International Labour Organization)
World of Work Report	ILO (International Labour Organization)
World Economic Outlook	IMF (International Monetary Fund)
Global Innovation Index	Cornell University INSEAD & the World Intellectual Property Organization (WIPO)
World Energy Outlook (WEO)	International Energy Agency
World Oil Outlook	OPEC (Organization of the Petroleum Exporting Countries)
World Happiness Report	Sustainable Development Solutions Network (SDSN)
Global Corruption Report (GCR)	Transparency International
Levels & Trends in Child Mortality Report	UN Inter-agency Group
World Investment Report	UNCTAD (United Nations Conference on Trade & Development)
Actions on Air Quality	UNEP (United Nations Environment Programme)
Global Environment Outlook	UNEP (United Nations Environment Programme)
Global education monitoring Report	UNESCO (United Nations Educational, Scientific & Cultural Organization)
World Cities Report	UN-Habitat
The Global Report	UNHCR (United Nations High Commissioner for Refugees)
Report on Regular Resources	UNICEF (United Nations Children's Emergency Fund)
Industrial Development Report	UNIDO (United Nations Industrial Development Organization)
World Drug Report	UNODC (United Nations Office on Drugs & Crime)
Global Information Technology Report	WEF (World Economic Forum)
Travel & Tourism Competitiveness Report	WEF (World Economic Forum)
Global Competitiveness Report (GCR)	WEF (World Economic Forum)
World Intellectual Property Report (WIPR)	WIPO (World Intellectual Property Organization)

Topic 14: IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
11th July	**World Population Day**	'Family Planning is a Human Right'.
1st July	**'GST Day'**	
7th July	**International Day of Cooperatives**	'Sustainable societies through cooperation'
21st June	4th International Yoga Day	"Yoga for Peace".
International Widows' Day is a global awareness day that takes place annually on 23rd June.		
26th June	**International Day against Drug Abuse & Illicit Trafficking.**	"Listen First - Listening to children & youth is the first step to help them grow healthy & safe."

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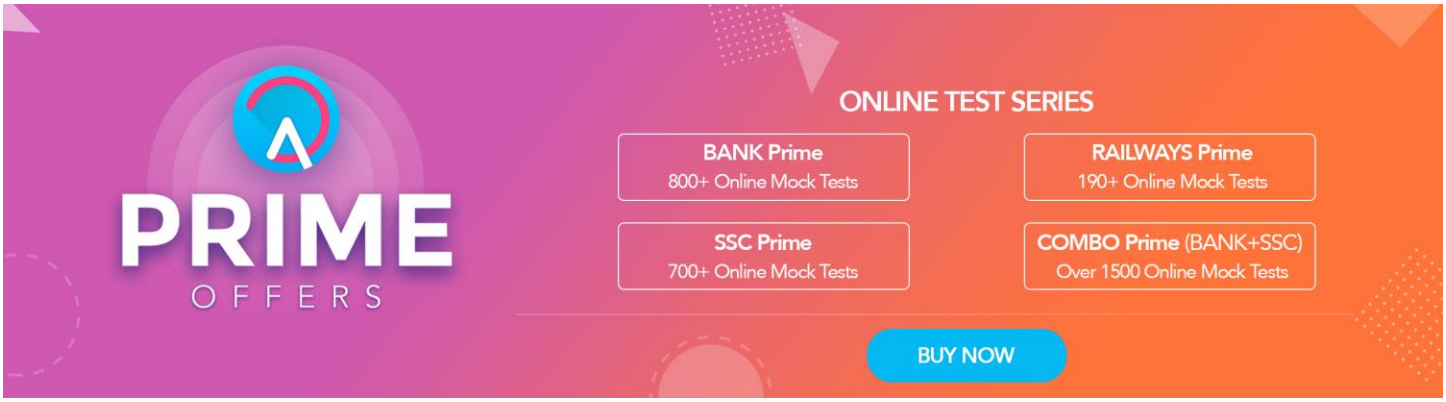
29th June	**National Statistics Day**	'Quality Assurance in Official Statistics'
20th June	**World Refugee Day**	'Now More Than Ever, We Need to Stand with Refugees'
14th June	**World Blood Donors Day**	'Be there for someone else. Give blood. Share life'.
12th June	**World Day Against Child Labour**	-
8th June	**World Ocean Day**	
5th June	**World Environment Day**	"Beat Plastic Pollution"
RBI chosen customer protection as a theme for Financial Literacy Week which was conducted between 4th & 8th June.		
3rd June	**World Bicycle Day**	1st official World Bicycle Day was celebrated
31st May	**World No Tobacco Day**	"Tobacco & heart disease."
29th May	**International Day of UN-Peacekeepers**	'UN Peacekeepers: 70 Years of Service & Sacrifice'.
21st May	**Anti Terrorism Day**	-
17th May	**World Telecommunication & Information Society Day**	"Enabling the positive use of Artificial Intelligence for All".
15th May	**International Day of Families**	'Families & inclusive societies'
12th May	**International Nurses Day**	"Nurses A Voice to Lead – Health is a Human right" for IND 2018.
11th May	**National Technology Day**	"Science & Technology for a Sustainable Future".
8th May	**World Red Cross Day**	"Memorable smiles from around the world"
3rd May	**World Press Freedom Day**	'Keeping Power in Check: Media, Justice & The Rule of Law'
1st May	**International Labour Day**	"Uniting Workers for Social & Economic Advancement"
26th April	**World Intellectual Property Day**	'Powering change: Women in innovation & creativity'
25th April	**World Malaria Day**	'Ready to beat Malaria'
24th April	**National Panchayati Raj Diwas**	
23rd April	**World Book & Copyright Day**	World Book Capital for 2018 is Athens, Greece.
22nd April	**World Earth Day (WED)**	'End Plastic Pollution'
18th April	**World Heritage Day**	'Heritage for Generations'
17th April	**World Haemophilia Day**	'Sharing Knowledge Makes Us Stronger'
10th April	**World Homeopathy Day**	Evolve, Progress: Exploring Science since 40 years
7th April	**World Health Day (Slogan: Health for All)**	Universal health coverage: everyone, everywhere.
5th April	**55th National Maritime Day**	'Indian Shipping – An Ocean of opportunity'.
2nd April	**World Autism Awareness Day**	"Empowering Women & Girls with Autism".
27th March	**World Theatre Day**	
24th March	**World Tuberculosis Day**	"Wanted: Leaders for a TB-free world"
22nd March	**World Water Day**	Nature for Water
20th March	**World Sparrow**	'I Love Sparrows'
20th March	International Day of Happiness	"Share Happiness"



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Topic 15: BOOKS & AUTHORS

- VP Naidu received **the book "Vedvigyan Alok" (Maharishi Aitareya Mahidas Praneet - Aitareya Brahmina ki Vaigyanik Vyakhya)** authored by Acharya Agnivarat Naishthik.
- Nitin Gadkari released a **book 'Water productivity mapping of major Indian crops' published by NABARD.** It is based on a study of 10 important crops by a team under leading agricultural economist Dr. Ashok Gulati.
- **'Across the Bench - Insight into the Indian Military Judicial System'** by Lt Gen Gyan Bhushan, former Army Commander & Member 'A', Armed Forces Tribunal, Lucknow Bench.
- **'My Journey from Marxism-Leninism to Nehruvian Socialism'** by C H Hanumantha Rao.
- Nitish Kumar released the books titled- **'Mister M K Gandhi Ki Champaran Diary' written by Arvind Mohan, 'Champaran Andolan 1917' edited by Ashutosh Partheshwar & 'Pir Muhammad Munis: Kalam Ka Satyagrahi'** collected & edited by Srikant.
- Book on Paramveer Chakra Awardees named **'Paramveer Parwane',** written by Dr Prabhakiran Jain.

Topic 16: DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- **Home Minister Rajnath Singh** announced that the **family of a paramilitary jawan who dies in action** will be given a minimum compensation of **one crore rupees.**
- **President Ram Nath Kovind** visited the Army base camp **in Siachen, becoming the first President of India** to visit the world's highest battlefield in 14 years.
- **India has surpassed France** to become one of the **world's five largest military spenders,** Swedish arms watchdog Stockholm International Peace Research Institute (SIPRI) Report.
- **India & Pakistan** will be part of a **multi-nation counter-terror exercise in Russia** under the framework of Shanghai Cooperation Organisation (SCO) in September 2018. It will be held in the Ural-mountains of Russia. The main aim of **the exercise, Peace Mission,** will be to enhance counter-terror cooperation among the eight SCO member countries.
- **10th edition of a biennial exhibition of weapons & military hardware - DefExpo India- 2018** held at Kancheepuram in Tamil Nadu.

INS | Missile| Device Inducted/ Decommissioned

- **India's latest frontline warship INS Trikand reached Sri Lanka** in a goodwill visit. INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons & sensors.
- **Indigenously upgraded artillery gun Dhanush** completed final user trials & is ready for induction into the Army.
- **India** successfully test-fired **its indigenously developed nuclear capable Long Range Ballistic Missile, Agni-5** from the Abdul Kalam Island off the Odisha coast. It is developed by DRDO & has a strike range of 5,000 kilometres & can carry a nuclear warhead of more than one tonne.
- **Indian Navy commissioned the IN LCU L54,** the fourth ship of Landing Craft Utility MK-IV, into its fleet at Port Blair, Andaman & Nicobar.
- **Aeronautical Development Agency (ADA),** which designed **the Light Combat Aircraft (LCA) Tejas,** has set the ball rolling for building the next generation defence aircraft, **Advanced Medium Combat Aircraft (AMCA) in Coimbatore.**
- **Indigenously developed Light Combat Aircraft (LCA) Tejas** successfully fired an air-to-air beyond visual range (BVR) missile.
- **INS Ganga,** an indigenously built **frigate of the Indian Navy,** was decommissioned in Mumbai after over three decades of service.

Defence Exercises/Operations Conducted

- India **will host first military exercise of the BIMSTEC Countries** in September 2018 in Pune, Maharashtra. This will be the first military exercise of the grouping.
- **1st biannual Indian Air Force Commanders' Conference** inaugurated by Defence Minister Nirmala Sitharaman at Air Headquarters in New Delhi.
- **Joint military exercise SURYA KIRAN-13 between India & Nepal** held at Pithoragarh in Uttarakhand.
- **As many as 26 countries, including India,** to participate in **biennial Rim of the Pacific, RIMPAC** military exercise in & around the Hawaiian Islands & Southern California. It is the **world's largest international maritime exercise.**
- **Indian Army's month-long Vijay Prahar exercise** concluded in Suratgarh, Rajasthan. It was conducted by South Western Command of Indian Army.
- **Exercise 'Sagar Kavach'** is being conducted to **strengthen & assess the loopholes in the coastal security** mechanism along Kerala shores.
- **As part of ongoing Indo-Malaysian defence cooperation,** a joint training exercise Harimau Shakti will be conducted in the dense forests of Sengai Perdik, Hulu Langat, Malaysia.

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- **Indian Air Force (IAF)** is going to conduct its biggest ever **combat exercise named Gagan Shakti, 2018** along Pakistan & China borders.
- **Indo-Korean joint anti-piracy, search & rescue exercise 'Sahyog- Hyeoblyeog 2018'** was conducted off the Chennai coast, in Tamil Nadu. The Korean Coast Guard ship 'Bodaro' took part in the exercise.
- **United States & South Korea** held their joint military **training exercise named 'Foal Eagle.**
- **United Arab Emirates (UAE) & Malaysia** concluded joint military exercise **"Desert Tiger 5"** in Dubai, UAE.

Defence Agreements Signed/Defence Summits Held

- **National Security Guard** will be the first **central paramilitary force to opt for e-ticketing** instead of the railway warrant under an agreement signed with the IRCTC.
- **India & Bangladesh** agreed to institute **Coordinated Patrol (CORPAT)** as an annual exercise between navies of two neighbouring countries. 1st edition of CORPAT between two navies was inaugurated by Sunil Lanba in Bangladesh.
- **World's largest multilateral naval exercise Rim of the Pacific (RIMPAC)** held **in Hawaii in the Western Pacific Ocean.** It is likely to be attended by **navies of 26 countries including India. Indian Naval Ship Sahyadri** reached the Pearl Harbour in Hawaii to participate in the 26th edition of RIMPAC exercise.
- **The navies of India & Indonesia participated in Passage Exercise (PASSEX). Indian navy** undertook Passage Exercise with Indonesian on leaving the Port of Makassar, Indonesia.

Topic 17: SPORTS CURRENT AFFAIRS

Cricket {National Game of: Australia, Bermuda, England, JamaicaNo. of Players: 11
Important Terms associated: Arm ball, Beamer, Bottom hand, Bouncer, Cameo, Carrom ball, Chinaman, Flick, Free hit, Glance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}

- **India Women's Cricket Team Coach Tushar Arothe** has stepped down from the role citing personal reasons, as per BCCI.
- Former captains Rahul Dravid of India, Ricky Ponting of Australia & retired England Women wicketkeeper-batter Claire Taylor were inducted into the ICC Cricket Hall of Fame 2018 during a glittering ceremony in Dublin, Ireland. **Former Team India captain Rahul Dravid has become the fifth Indian cricketer.**
- Australian captain **Aaron Finch slammed 172(76) against Zimbabwe to register the highest-ever individual score in T20Is,** overtaking his own record of 156 runs.
- International Cricket Council (ICC) has introduced stricter sanctions for ball-tampering. The new regulations were introduced at its annual conference held in Dublin, Ireland. **Ball-tampering has been upgraded from a level 2 to a level 3 offence. Tampering with the ball will be now penalized with a ban of up to 6 Tests or 12 ODIs.**
- **India Women's Cricket team opener Smriti Mandhana** will become the first Indian player to appear in Kia Super League - the women's cricket super league in England. She was signed **by Western Storm.**
- **Indian captain Virat Kohli** received the **prestigious Polly Umrigar Trophy (Cricketer of the Year) award for two consecutive seasons (2016-17 & 2017-18)**.
- **Anshuman Gaekwad & Sudha Shah** received **the CK Nayudu Lifetime Achievement** award.
- **Indian cricketer Mithali Raj** become the first **batter from the country to score 2000 runs in T20I cricket.** List which is topped by Charlotte Edwards (2,605).
- **India cricket captain Virat Kohli** is among the **world's highest-paid athletes, as per Forbes'** compilation topped by American boxing champion Floyd Mayweather.
- **Kagiso Rabada, the world's number one Test bowler,** was named South Africa's Cricketer of the Year.
- ICC has included **Nepal, Netherlands, Scotland & the UAE** in their ODI rankings list apart from the 12 existing countries.
- **Star South African batsman AB de Villiers** has announced his decision to retire from international cricket with immediate effect.
- **Indian women's cricket team captain Mithali Raj** become the most capped player in women's ODI cricket after turning out for the 192nd time against England.
- **Indian women's cricket team captain Mithali Raj** adjudged **'Sportsperson of the Year'** while ace shuttlers **Kidambi Srikanth & P V Sindhu** bagged the best senior male & female athletes at the Telangana Sports Journalists Association annual awards for 2017.

Football {National Game of: Brazil, Italy, Germany, Israel, Mauritius, Poland No. of Players: 11
Important Terms Associated: Back Pass, Corner Kick, Free Kick, Dribble, Futsal, Header, Kick off, Banana Kick, Toe Poke, Throw-in, Bicycle Kick}

- **The United States, Mexico & Canada won the right to host the 2026 World Cup**.
- **India** lifted **the Intercontinental Cup football** title. In the summit clash in Mumbai, they defeated Kenya 2-0.

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Sunil Chhetri become **the joint second highest international goal scorer among active players** along with Argentine superstar Lionel Messi with his 64 goals.

- Real Madrid has lifted **Champions Trophy defeating Liverpool 3-1 in Kiev, Ukraine.**
- **Japan's women clinched the Uber Cup,** breezing by surprise finalists Thailand 3-0 in Bangkok to end a 37-year wait to regain the title.
- Indian Under-16 **National Team crowned champions of the Four-Nation Tournament held in Serbia** after the Indian Colts defeated Tajikistan.
- **Liverpool forward Mohamed Salah** named the **Football Writers' Association Footballer of the Year.**
- **Five-time Ballon d'Or winner Lionel Messi** netted a hat-trick as Barcelona defeated Deportivo to clinch the La Liga for the seventh time in 10 years & the 25th time in their history.
- Kerala lifted **their sixth Santosh Trophy Football**
- **India U-16 team** emerged champions in the **Jockey Cup International Youth Invitational Football Tournament** with a victory over Hong Kong.

Hockey {National Game of: India, Pakistan
No. of Players: 11
Important Terms Associated: Advancing, Bully, Center Pass, Dribble, Drive, Flagrant Foul, Flick, Free Hit, Striker, Tackle, Undercutting, Dodge, Drag Flick, Grip, Hacking, Penalty Corner, Wall Pass}

- **Indian goalkeeper PR Sreejesh will lead the 18-member Indian men's hockey squad** while Chinglensana Singh Kangujam will serve as his deputy in the 18th Asian Games, which will begin in Jakarta & Palembang, Indonesia.
- **In the summit clash of the 37th & final edition of the Hockey Champions Trophy at Breda,** the Netherlands, India lost to defending champions Australia via penalty shoot-off. It was **Australia's record 15th Champions Trophy title. While India won their second consecutive silver medal,** hosts the Netherlands bagged the bronze medal.
- **Forward Rani Rampal** named as the **captain of India's 18-member squad for the women's hockey World Cup** to be played in London in July 2018.
- **Indian women's Hockey team failed to defend its crown at the fifth Asian Champions Trophy,** as it lost to hosts South Korea, 0-1 in the summit clash at Donghae City, South Korea.
- **The Indian women's Hockey** team failed to defend its crown at the fifth Asian Champions Trophy, as it lost to hosts South Korea at Donghae City, South Korea. **South Korea** has lifted **the title for the third time.**

Current Affairs related to Tennis

- **Roger Federer claimed his 98th ATP title** & re-established his unrivalled superiority on grass with a victory over Milos Raonic in the Stuttgart Cup final.
- **World number one Rafael Nadal won an 11th French Open** title by beating Austrian Dominic Thiem in straight sets. He won his 17th Grand Slam.
- **World number one Simona Halep has won her first Grand Slam title** with a gutsy comeback victory over American 10th seed Sloane Stephens in the French Open final.
- **In Tennis, Rafael Nadal of Spain has beaten Germany's Alexander Zverev to win Italian Open title** for a record eighth time.
- In Tennis, **Rafael Nadal of Spain** beaten **Germany's Alexander Zverev to win Italian Open** title for a record eighth time.
- Rafael Nadal has won his 11th Barcelona Open title on clay.
- Rafael Nadal of Spain has won the 11th Monte Carlo Masters title by defeating Japan's Kei Nishikori in final.
- **Indian tennis' ageless wonder Leander Paes** became **the most successful doubles player in the history of Davis Cup**.

Current Affairs related to Grand Prixes

- **Red Bull's Max Verstappen** won **Austrian Grand Prix 2018 title in Austria.**
- **Lewis Hamilton (Mercedes)** reclaimed the world championship **lead with a dominant victory in the French Grand Prix.**
- **Australian Formula One racer Daniel Ricciardo handed Red Bull** a victory in their 250th race in the Formula One at Monaco GP.
- **Lewis Hamilton of Mercedes** has won the **Azerbaijan Grand Prix 2018** in Baku.
- **2018 Chinese Grand Prix** won by Red Bull's Daniel Ricciardo.
- **Ferrari's Sebastian Vettel** won Bahrain Grand Prix.
- **Sebastian Vettel (Ferrari)** won Australian Grand Prix.

Badminton

- **Malaysian veteran Lee Chong Wei** won **the Malaysian Open Badminton singles title** for a historic 12th time.
- **Kidambi Srikanth** become the **first Indian male badminton player to attain the world number one** ranking since Prakash Padukone in the 1980s.
- **India's Purva Barve** won **Women's Singles (Under-19) title at the Israel Junior 2018 Badminton tournament** held in Rishon LeZion, Israel.

Boxing/ Wrestling/Weightlifting

- **Indian lifter Jhilli Dalabehera bagged the bronze medal in the 2018 IWF Junior World Weightlifting Championships** at Tashkent. She lifted 167 kg in the 48-kg category. Jhilli is the second woman lifter after Saikhom Mirabai Chanu in 2013 to win a medal in the Junior World Championships.

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- **Bajrang Punia** emerged champion **at the Tbilisi Grand Prix in the 65kg category after outplaying Iranian wrestler Mehran Nasiri** in the final in Georgia. **In the 86kg category, Deepak Punia** clinched a bronze with a 5-3 win over Osman Gosen of Turkey.
- Indian boxers bagged one **Gold & two Silver medals at the Umakhanov Memorial Tournament in the Russian city of Kaspiysk.** Saweety Boora won gold medal in the Women's 75 kg category. In the Men's section, Brijesh Yadav in the 81-kg division & Virender Kumar in 91 kgs lost their Final bouts to settle for Silver medals.
- **Indian pugilist Neeraj Goyat** conferred with **'WBC Asia Boxer of the Year Award'.**
- **56th edition of Belgrade International Boxing Championship** held at Belgrade in Serbia. Indian boxers won three gold, five silver & five bronze medals at this championship.
- **India has won 8th South Asian Judo Championship** held in Lalitpur, Nepal.

Other Sports Current Affairs

- India's premier gymnast **Dipa Karmakar clinched a gold medal in the vault event of FIG Artistic Gymnastics World Challenge Cup at Mersin in Turkey.** This is Dipa's first medal in a World Challenge Cup.
- **Union Sports Minister Rajyavardhan Singh Rathore** announced that more than 34 years after coming into existence, t**he Sports Authority of India (SAI) has been renamed as Sports India.**
- **ISSF Junior World Cup 2 concluded in Suhl, Germany,** where 761 junior shooters gathered & competed in 22 Rifle, Pistol & Shotgun events — both individual & team. They represented 61 countries. India topped the medal tally with 26 total medals: 15 golds, two silvers & nine bronzes. Manu Bhaker shot 242.5 points & won the gold medal in 10m air pistol event. She created a junior world record.
- Janardan Singh Gehlot was **elected the president of the International Kabaddi Federation (IKF)** for the next four years.
- At 52, Anju Khosla has **become the oldest Indian woman to complete an Ironman Triathlon – one of the toughest one-day sporting events.**
- **India's R Praggnanandhaa** become the **country's youngest & the world's second youngest Grand Master** at the age of 12 years, 10 months & 13 days.
- **Archer Deepika Kumari** won her **first individual gold medal in six years at the Salt Lake World Cup, in the USA.**
- **Indian swimmer Sandeep Sejwal** put up an impressive performance to clinch the **gold medal in men's 50m breaststroke event at the Singapore National Swimming Championships** in Singapore.
- **Sixteen-year-old Indian shooter Saurabh Chaudhary** set a new world record on the way **to winning a gold medal in the ISSF Junior World Cup in Suhl, Germany.** Saurabh shot a total of 243.7 in the 10m air pistol event.
- **India sprinter Dutee Chand** set a new national record **in the women's 100-metre race when she clocked 11.29 seconds at the 58th National Inter-State Senior Athletics Championships** being held in Guwahati, Assam.
- **American golfer Brooks Koepka** made history & finished strong as he **became the first player in 29 years to win back-to-back US Open titles at Shinnecock Hill**s in New York.
- **American fighter Ronda Rousey** will become the **first female MMA fighter to be inducted into the Ultimate Fighting Championship Hall of Fame,** the UFC announced.
- **Top Indian discus thrower Vikas Gowda retired** after competing at the highest level for more than 15 years, during which he became the first & only Indian male to win Commonwealth Games medal in the discipline.
- Former World Shooting Champion Tejaswini Sawant had bagged the gold in the Grand Prix in Munich, Germany.
- **Commonwealth gold medal winning table tennis star Manika Batra & weightlifter Mirabai Chanu** signed multi-year agreements with sports management firm IOS.
- Coimbatore racer Bala Prasath **won the Formula Junior Racing Series 2018 Championship** in Coimbatore, Tamil Nadu.
- **Indian shooter Shahzar Rizvi became the world number one shooter** in the 10-metre air pistol category after having won a silver medal at Shooting World Cup in South Korea.
- **The inaugural National Para Games,** on the lines of National Games for able-bodied athletes, will be held under the Khelo India Scheme in **Bengaluru.**
- **Indian shooter Heena Sidhu clinched the gold medal** while compatriot P Shri Nivetha settled for bronze in the women's 10m air pistol at the International Shooting Competitions of Hannover (ISCH), in Germany.
- **India finished on top in the 7-nation 3rd South Asian Junior Athletics Championships in Colombo, Sri Lanka** on the final day. India ended with 20 gold, 22 silver & 8 bronze medals (Total 50 Medals).
- **'Son of Dreams'** was unveiled as **official Mascot of the FIBA Basketball World Cup 2019** in China.
- **Pune-based 17-year-old swimmer Sampanna Ramesh Shelar** set a world record **to double cross the Bangla Channel.**
- **Pankaj Advani** defended his **Asian Billiards Championships** title by demolishing his practice partner B Bhaskar.

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- **Indian shooter Muskan Bhanwala** clinched the **gold medal in women's 25m pistol** at **ISSF Junior World Cup in Sydney, Australia.**
- **The duo of Manu Bhaker & Anmol secured India's seventh gold medal** in the ISSF Junior World Cup in Sydney, Australia.
- **India's 15-year-old shooter Anish Bhanwala** won a gold medal at the ISSF Junior World Cup in the 25 meter rapid fire pistol event in Sydney, Australia. It was India's third gold at the event.
- **Shooter Manu Bhaker** secured India's second individual gold in a **thrilling final of the women's 10m air pistol event** at the ISSF Junior World Cup in Sydney, Australia.

Topic 18: Bills passed/proposed in the Parliament

- HRD Ministry proposed a **draft bill to repeal the University Grants Commission (UGC)** & set up **the Higher Education Commission of India (HECI).** The Act entitled **'Higher Education Commission of India Act, 2018 (Repeal of University Grants Commission Act)' revamps UGC Act, 1951** & its parent legislation completely.
- **Cabinet Approves Protection Of Human Rights (Amendments) Bill, 2018**
  The Union Cabinet chaired by PM Shri Narendra Modi has given its approval to the Protection of Human Rights (Amendments) Bill, 2018 for better protection & promotion of human rights in the country. The salient features of the Bill are as follows:
  - ✓ It proposes to include "National Commission for Protection of Child Rights" as deemed Member of the Commission;
  - ✓ It proposes to add a woman Member in the composition of the Commission;
  - ✓ It proposes to enlarge the scope of eligibility & scope of selection of Chairperson, National Human Rights Commission as well as the State Human Rights Commission; and
  - ✓ It proposes to incorporate a mechanism to look after the cases of human rights violation in the Union Territories.
  - ✓ It proposes to amend the term of office of Chairperson & Members of National Human Rights Commission & State Human Rights Commission to make it in consonance with the terms of Chairperson & Members of other Commissions.

Topic 19: SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- Scientists have discovered **the world's oldest colours. 1.1 billion-year-old bright pink pigments,** extracted from rocks deep beneath the Sahara desert in Africa, have finally been traced.
- **ISRO** successfully carried out a flight test **for a newly-designed Crew Escape System.** The first **'Pad Abort Test' demonstrated the safe recovery of the crew module in case of any exigency** at the launch pad. It was launched from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.
- Engineering students **from Hindustan Institute of Technology & Science near Chennai, Tamil Nadu** developed the world's **lightest satellite which will be launched from a NASA facility in the US by August 2018.** They built the **4cm 'cube' satellite 'Jaihind-1S' with a 3D printed outer casing from polylactic acid (PLA) nylon material,** making it lighter than a medium sized egg, at just 33.39 grams.
- Making a breakthrough in missile technology, India successfully **carried out the flight test of Solid Fuel Ducted Ramjet (SFDR) propulsion based missile**.
- **China** launched **a new Earth observation satellite 'the Gaofen-6'** which will be mainly used in agricultural resources research & disaster monitoring.
- **India** test-fired **the Indo-Russian joint venture BrahMos supersonic cruise missile** from a test range along the Odisha coast to validate some new features.
- India successfully test-fired **the Indo-Russian joint venture BrahMos supersonic cruise missile** from a test range along the Odisha coast to validate some new features.
- **Scientists** discovered the **fastest-growing black hole known in the universe,** describing it as a monster that

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devours (eats) a mass equivalent to our Sun every two days.

- **California-based aerospace company, SpaceX** has blasted off its most powerful **Falcon 9 rocket,** which is certified to carry humans to space later this year.
- **China successfully launched a hyperspectral imaging satellite 'Gaofen-5'** for comprehensive observation of the atmosphere, including air pollution which is one of the country's major problems.
- **Indian Space Research Organization** developed an **atomic clock to be used in navigation satellites.**
- ISRO launched the **Indian Regional Navigation Satellite System-1I,** the eighth such satellite to be a part of a constellation. IRNSS-1I is expected to replace IRNSS-1A.
- **NASA** is all set to send the **first-ever mission dedicated to exploring** the deep interior of Mars. **InSight—a stationary lander**- will also be the first Nasa mission since the Apollo moon landings to place a seismometer.
- **ISRO launched the GSLV-F08 carrying the GSAT6A** communication satellite from Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh.

Topic 20: SCHEMES

Schemes launched by Union Govt.

- Govt. notified **the Electoral Bond Scheme 2018.** As per provisions, **Electoral Bonds may be purchased by a person, who is a citizen of India or incorporated or established** in India. A person being an individual can buy Electoral Bonds, either **singly or jointly** with other individuals. Only the **Political Parties registered under Section 29A of Representation of People Act, 1951 & which secured not less than 1% of the votes polled in last General Election** or the Legislative Assembly of the State, shall be eligible to receive Electoral Bonds.
- **E-Way Bill system** for intra-State movement of goods will be implemented in seven more states & UTs. The States are Maharashtra, Manipur, Chandigarh, Andaman & Nicobar Islands, Dadra & Nagar Haveli, Daman & Diu & Lakshadweep. With this, the number of States, where the system is being implemented, will go up to 27.
- Govt. launched **'Krishi Kalyan Abhiyaan' under which farmers in select villages will be given assistance & advice on ways to improve farming techniques & raise their income.**
- **Ministry of Railways** launched **two mobile applications** to ease the traveling experience. The two apps, **'Rail MADAD' & 'Menu on Rails',** launched by Railway Minister Piyush Goyal & Minister of State (MoS) Manoj Sinha. Rail MADAD **will enable travelers to lodge complaints,** Menu on Rails will facilitate seamless ordering of food.
- Union Ministry of Culture introduced a **new scheme called 'Seva Bhoj Yojna'** to reimburse the central share of CGST & IGST on items for food/prasad/langar/bhandara offered free of cost by charitable religious institutions.
- Uma Bharti, launched **the GOBAR (Galvanizing Organic Bio-Agro Resources) - DHAN scheme** at the National Dairy Research Institute (NDRI) Auditorium, Karnal, Haryana. It aims to positively impact village cleanliness & generate wealth & energy from cattle & organic waste.
- PM Modi launched **the Van Dhan Scheme of Ministry of Tribal Affairs & TRIFED.** Under Van Dhan, 10 Self Help Groups of 30 Tribal gatherers would be constituted.
- CCEA **approved a restructured Rashtriya Gram Swaraj Abhiyan scheme** aimed at making rural local bodies self-sustainable, financially stable & more efficient.
- Indian Government launched **the 'Study in India' initiative** to attract international students to study in India. This can be accessed **at www.studyinindia.gov.in.** It will enable students from 30 countries to select & apply for different courses from 150 select Indian institutions.
- **Launching the 'Gram Swaraj Abhiyan' in Telangana,** Dharmendra Pradhan stated the number of LPG distribution points in the State will be increased to 1,000.
- On the occasion of Birth anniversary of Dr BR Ambedkar, PM Modi **launched the phase one of the Ayushman Bharat schemes that aim at creating a healthy, prosperous & strong India.** The first phase of will see 1.5 Lakh such Centers being set up across the country.
- **Dharmendra Pradhan launched Pradhan Mantri Ujjwala Yojana (PMUY) scheme in Delhi** & distributed new LPG connections & cylinders to beneficiaries. Target under this scheme increased from **5 crore connections to 8 crore connections by 2020.**
- **Union Cabinet** approved the **launch of 'Ayushman Bharat' -National Health Protection mission.** It has the benefit **cover of 5 lakh rupees per family per year.** The target beneficiaries under the scheme will be **over 10 crore poor & vulnerable families.** It will subsume the ongoing centrally sponsored schemes- **Rashtriya Swasthya Bima Yojana (RSBY) & senior citizen health insurance scheme (SCHIS).**

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Schemes launched by State Govt.

- Maharashtra government announced a **new scheme called 'Kanya Van Samruddhi Yojana',** wherein farmers families where girl children are born will be given saplings for plantation. It aimed at empowering women & promoting tree plantation.
- Delhi government launched **'Happiness Curriculum' for school students up to class 8.** Dalai Lama, Delhi Chief Minister Arvind Kejriwal & Deputy CM & education department in-charge Manish Sisodia were present at the occasion.
- Gujarat CM Vijay Rupani **launched 'Poshan Abhiyan'-- a statewide mission to eradicate malnutrition among children by providing them nutritious food through Anganwadi centres.** He also launched 'PURNA' project to eliminate malnutrition among girls in the age group of 14 to 18. 'PURNA' stands for Prevention of Under Nutrition & Reduction of Nutritional Anaemia among Adolescent Girls.
- **MP State Government launched an outstanding power bill waiver scheme & subsidised power scheme called 'Sambal'** for labourers & poor families. Under Sambal Yojana, BPL families would be provided electricity at a cost of Rs 200 per month. The main objective is to make sure that all the households have power facility in the state.
- **Gujarat government** launched a **solar power scheme for farmers- Suryashakti Kisan Yojana (SKY)** enabling them to generate electricity for their captive consumption as well as sell the surplus power to the grid & earn an extra buck. As per the scheme, **farmers having existing electricity connection will be given solar panels** as per their load requirements. The State & Central governments **will give 60% subsidy on the cost of the project.**
- **Telangana government** introduced **Rythu Bandhu, a scheme to provide Rs4,000 per acre each to land-owning farmers for Rabi & Kharif seasons,** & issued special passbooks for them.
- **Haryana government** launched **'Gobardhan Yojana'** to provide for **sale of organic manure & cow urine** with an aim to benefit farmers. A provision of **Rs 11 crore has been made to provide benefits of various projects** under this scheme.
- **West Bengal** govt. introduced a new scheme **called 'Rupashree' in order to provide marriage assistance to girls** coming from economically weaker families with a budgetary allocation of Rs 1500 crore. It proposed to extend **one-time financial assistance worth Rs 25,000 to the family of the girl** whose annual income is up to Rs 1.5 lakh. **The monetary assistance will be provided at the time of marriage** after the girl has attained the age of 18 years.
- **In a bid to use technology for farmers' benefit, Tamil Nadu govt.** come out with **a mobile application named 'Uzhavan' (farmer) app** that will allow ryots to have access to nine types of services.

Schemes launched by Ministries

- Mr Hardeep S Puri, Minister of State (I/C), Ministry of Housing & Urban Affairs **launched India Smart Cities Fellowship (ISCF) & Internship (ISCI) program** that will provide the youth with an opportunity to experience the aspects of Urban planning & governance.
- **Agriculture & Farmers' Welfare Minister Radha Mohan Singh notified the "National Policy on Marine Fisheries, 2017",** which will guide the development of marine fisheries sector for the next 10 years. This was declared at the inter-session meeting of the consultative committee of the Ministry of Agriculture & Farmers' Welfare on "Marine Fisheries-Mariculture in India" in Rameswaram, Tamil Nadu.
- Chief Election Commissioner of India **Mr Om Prakash Rawat, along with the Election Commissioners Sunil Arora & Ashok Lavasa, launched an Android-based mobile application named 'cVigil'** for citizens to report any violation of the model code of conduct during elections.
- Piyush Goyal **launched the Coal Mine Surveillance & Management System (CMSMS) & Mobile Application 'Khan Prahari' developed by CMPDI, Ranchi** in New Delhi. The basic objective is reporting, monitoring & taking suitable action on unauthorised coal mining activities.
- **EAM Swaraj** launched **new Passport Seva App.** Now, people can apply for a passport from any part of the country through the App. She launched Mobile Passport Application on occasion of **Passport Seva Divas (26 June) in New Delhi.**
- **Suresh Prabhu** launched a mobile application **called 'ReUnite'** which helps to track & trace missing & abandoned children in India.
- **Income Tax Department** has issued a new reward scheme **titled "Benami Transactions Informants Reward Scheme, 2018"** to seek people's participation in the Income Tax Department's efforts to unearth black money & to reduce tax evasion.
- **HRD Minister Prakash Javadekar** launched **'Samagra Shiksha scheme'** for school education. It focuses on improving quality of education, enhancing the Learning outcomes & using technology to empower children & teachers. An annual grant of 5,000 to 20,000 rupees will be provided for strengthening libraries in schools. The scheme will be focused on digital education. Samagra Shiksha is a program that unifies learning from the pre-school to class 12 levels.
- **RK Singh, Minister of State for Power,** launched the web portal & an app namely **'PRAAPTI' that stands for 'Payment ratification & analysis in power**

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procurement for bringing transparency in invoicing of generators'.

- Union Minister of Electronics & IT Ravi Shankar Prasad launched the **website of Digital India Internship Scheme** in New Delhi. Under this scheme, **25 interns will be inducted for a period of three** months. These interns will be paid a stipend of 10 thousand rupees per month.
- **HRD Ministry** launched **integration of e-SANAD portal & NAD – National Academic Depository** in a bid to make education system in India more transparent. e-Sanad is a project aimed at online submission & verification of documents.
- **Ministry of Power partnered with the Ministry of Skill Development & Entrepreneurship** to train the manpower in six states (Assam, Bihar, MP, Jharkhand, Odisha & UP) for speedy implementation of its SAUBHAGYA scheme. SAUBHAGYA (Pradhan Mantri Sahaj Bijli Har Ghar Yojna) aims to achieve universal household electrification in all parts of the country in a time-bound manner.
- **Govt took a big step** in making **India self-sufficient in silk production.** It lead **to the formation of a first-ever inter-ministerial panel to boost R&D & technology** transfer in the silk sector with a 1,000 crore rupee fund. CCEA approved Integrated Scheme for Development of Silk Industry for the next three years from 2017-18 to 2019-20. The scheme will help to increase productive employment from 85 lakhs to 1 crore persons by 2020. The scheme aims to achieve self-sufficiency in silk production by 2022.
- **Minister of Communications Manoj Sinha** launched **the DARPAN (Digital Advancement of Rural Post Office for a New India)-PLI App,** which will help in collection of premium for Postal Life Insurance (PLI) & Rural Postal Life Insurance (RPLI) policies at Branch Post Offices anywhere in India.
- **Home Minister Singh** launched the web-based application **e-FRRO (e-Foreigners Regional Registration Office)** scheme under which foreigners can avail, various visa & immigration-related services online.
- **Union Minister for Railways & Coal Shri Piyush Goyal launched UTTAM App** for Coal Quality Monitoring. UTTAM stands for – Unlocking Transparency by Third Party Assessment of Mined Coal. The Ministry of Coal & Coal India Limited (CIL) developed UTTAM.

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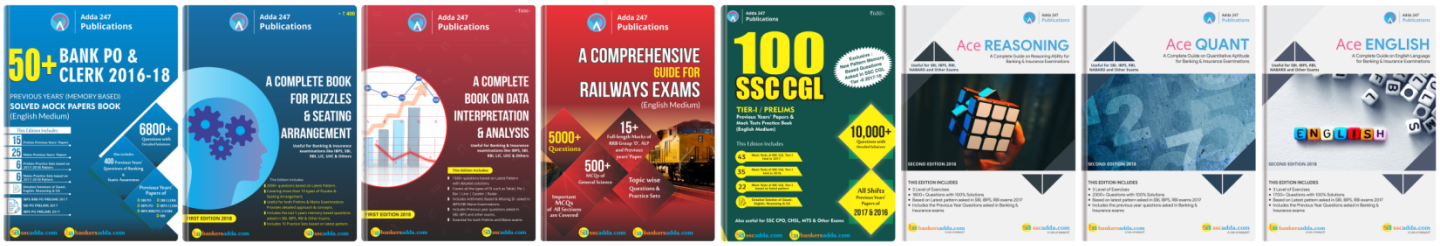

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Topic 21: National & International Visits

PM's Recent Visits

- **PM Modi visited Singapore** during his 3-nation tour, talks between PM Modi & his counterpart Lee Hsien Loong **led to the signing of 8 agreements** which covered areas as wide as military cooperation & connectivity.
- India **signed the Mutual Recognition Agreement (MRA) in Nursing with Singapore.** This is the first MRA being signed by India with any of our Free Trade Agreement (FTA) partners.
- PM Modi **visited Indonesia. India & Indonesia signed 15 MoUs** in the fields of defence, scientific & technological cooperation, railways & health, among others. PM Modi & Indonesian President Joko Widodo also agreed to develop further cooperation in maritime sector for "immense stability" in the region.

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- **PM Modi** visited **Russia to** hold an informal summit with Russian President Vladimir Putin in Sochi.
- **PM Modi visited Nepal** to take forward the issues of **mutual interest & partnership across diverse sectors.** During his visit to the Himalayan Nation, PM Modi will hold bilateral talks with his Nepalese counterpart KP Sharma Oli. The activities planned during the Visit- Both the leaders will jointly lay the foundation stone for Arun 3 hydropower project. PM Modi will visit historic Janaki temple. Both the PMs will inaugurate Janakpur-Ayodhya bus service & the inclusion of Janakpur in Ramayana circuit.

President's Recent Visits

- **President Ram Nath Kovind visited Greece, Suriname & Cuba.** The first halt of the nine-day tour was at Athens, where he will meet Greek President Prokopis Pavlopoulos. President left for Suriname on the 2nd leg where he will hold discussions with President Desire Delano Bouterse. In the last leg of his tour, the President will reach Cuba. He is scheduled to hold discussions with his Cuban counterpart Miguel Diaz – Canel Bermudez.
- **President Ram Nath Kovind has asked Indian Diaspora in Zambia to become the partner in India's growth** & asked them to take advantage of Overseas Citizen of India, OCI programme. Four MOUs were signed between the two countries which include, the establishment of Entrepreneurship Development Institute in Zambia, taxation, visa exemption on diplomatic passports & judicial cooperation.
- **President Ram Nath Kovind** held delegation-level talks **with Swaziland King Mswati III in Mbabane.** India & Swaziland signed two agreements on health & visa waiver. He was also conferred with Order of the Lion, the highest award of Swaziland.
- **India & Equatorial Guinea** sign four agreements in the field of agriculture, mining, health, telecommunications & IT after delegation-level talks between Indian President Ram Nath Kovind & Equatorial Guinea President Teodoro Obiang Nguema Mbasogo at Malabo, Equatorial Guinea.
- **President** Kovind reached **Suriname capital Paramaribo**. He was received at the Paramaribo airport by Suriname President Desire Delano Bouterse. Mr Kovind was given a Guard of Honour. An MoU was signed, in the field of elections, diplomatic academies partnership, employment for the spouse of diplomats of the two countries & archives.
- **President Ram Nath Kovind observed the Yoga day in Suriname along with his counterpart Desire Delano Bouterse.** This will be the first time that heads of two countries will together participate in the International Yoga day. An MoU was signed in this regard, along with four others in the field of elections, diplomatic academies partnership, employment for the spouse of diplomats of the two countries & archives. The President also addressed the National Assembly of Suriname, thereby becoming the first foreign Head of State to address the Assembly.
- **President Kovind arrived in Cuba**. He was received in Santiago by VP of Cuba, Ms Beatriz Johnson.

Visits by other Ministers & other dignitories

- **India & Peru** signed an agreement in the field of Renewable Energy at Lima. The pact was signed in the presence of VP M Venkaiah Naidu & the PM Cesar Villanueva Arevalo.
- **India & Panama** signed 2 agreements on the exemption of Visas for holders of Diplomatic & Official Passports & in the field of Agriculture.
- A pact **signed between India & Guatemala for strengthening diplomatic cooperation** through Respective Foreign Service Institutes in the educational field. The agreement was inked after a meeting between VP M Venkaiah Naidu & his Guatemala counterpart, Jafeth Cabrera Franco in Guatemala city.
- **Air Chief Marshal Birender Singh Dhanoa is on a four-day visit to Brazil.** He is scheduled to visit various operational & training units as well as interact with senior officials of the Brazilian Air Force.
- **External Affairs Minister Sushma Swaraj visited** South Africa where she will meet the top leadership of the count. She participated in the BRICS Foreign Ministers Meeting & chair the IBSA Foreign Ministers Meeting during her visit. The year 2018 is an important year for India-South Africa relations as it marks the 25 years of the establishment of diplomatic relations.
- **Indian Air Force Chief Marshal Birendra Singh Dhanoa** visited Israel. In Israel, the Chief of the Air Staff will be attending a conference on 'Air Superiority as a Bridge to Regional Stability'. The conference is part of the Israel Air Force's 70th-anniversary celebrations.
- **Minister of State for External Affairs General VK Singh visits North Korea,** the first high-level visit from India in 20 years. General VK Singh held talks with his North Korean counterpart & a host of other leaders.
- **General Bipin Rawat, Chief of the Army Staff is on an official visit to Sri Lanka**.
- **External Affairs Minister (EAM) Sushma Swaraj** visited Myanmar. The visit is part of ongoing high-level interaction between the governments of India & Myanmar.
- **Road Transport & Highways Minister Nitin Gadkari** visited South Korea. During the visit, Mr Gadkari will focus on taking forward the bilateral cooperation between India & South Korea in areas, such as shipping, ports, inland waterways, & river interlinking.
- **External Affairs Minister Sushma Swaraj** visited **Azerbaijan to participate in the Mid-Term Ministerial**

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Meeting of the Non-Aligned Movement (NAM). Ms Swaraj held bilateral consultations with the Foreign Minister of Azerbaijan, Elmar Mammadyarov.

- **Nepal PM K P Sharma Oli** visited India. PM Oli will also visit G B Pant University of Agriculture & Technology in Pantnagar, Uttarakhand.
- **German President Frank-Walter Steinmeier visited** India. This will be his first visit to India as the President of Germany. He will visit Varanasi. Germany is India's largest trading partner in Europe & the 6th largest trading partner in the world.
- US Ambassador to the UN, Nikki Haley visited India.
- **PM of Bhutan Dasho Tshering Tobgay arrived in New Delhi** for a visit to India. During this, he will call on President Ram Nath Kovind & hold talks with PM Narendra Modi.
- **Nepal's Chief of the Army Staff (COAS) General Rajendra Chhetri** visited India.
- External Affairs Minister **Sushma Swaraj visited China**. She will participate in a meeting of the **foreign ministers of SCO.**

Topic 22: Current Affairs based on Miscellanous Categories

INDIAN RAILWAYS/ METRO in India

- **Under the guidance of Piyush Goyal, Minister of Finance, Corporate Affairs, Railways & Coal,** in order to capture the lost traffic through the new delivery model for domestic cargo, **Indian Railways introduced Double Stack Dwarf Container Services.** This train was booked from the Reliance Rail Siding at Kanalus to Rewari in the state of Haryana.
- The Centre for Railway Information System (CRIS) developed a mobile-based application **'utsonmobile'.** It **enables booking & cancellation of unreserved tickets,** issue & renewal of season & platform tickets, etc.
- **Northern Railways** will now monitor the cleanliness **of its trains using WhatsApp groups supervised by senior officials.**
- The trial run of the **first container train between India & Bangladesh** flagged off from Kolkata city.

INDIA'S GDP REPORTS

- **Fitch Ratings** raised India **growth forecast for 2018-19 to 7.4% from 7.3%**. For 2019-20, it estimated the country to grow at 7.5%.
- **Rating agency ICRA Ltd** expects GDP growth in **4th quarter of the fiscal 2017-18 at 7.4%** on account of good Rabi crop harvest & improved corporate earnings.
- **India's economy** is projected to **grow 7.6% in fiscal year 2018-19**, as per United Nations report.
- **International Monetary Fund (IMF)** reaffirmed that India will be the fastest-growing major economy in 2018, with a growth rate of 7.4% that rises to 7.8% in 2019.
- As per the Deutsche Bank research report, the Indian economy is likely to clock a GDP growth of 7. 5% in 2018-19.
- Moody's Investors Service report has cut India's GDP growth forecast to 7.3% in 2018. For 2019 remains unchanged at 7.5%.

OTHERS

- Union Environment Ministry issued **a notification setting noise standards for all airports across the country.** The rules state that busy airports a civil airport with more than 50,000 aircraft movements per year (take-off or a landing) should not exceed noise levels beyond 75 dB(A) Leq (decibels) during the daytime (6am to 10pm) & 65 dBA during the night (10pm to 6am).
- **Major General VD Dogra** became the **first serving Indian Army officer & the only General across the world to have completed a gruelling 'Ironman' competition** held in Austria.
- **Law Commission** recommended that **gambling & betting on sports, including cricket, be allowed as regulated activities taxable under the direct & indirect tax regimes &** used as a source for attracting FDI.
- **Ministry of Health & Family Welfare** restricted the manufacture of **Oxytocin formulations for domestic use to public sector** only from 1st July 2018.
- Khadi & Village Industries Commission (KVIC) **created a world record of distributing the maximum number of bee-boxes** in one day. This was achieved by the KVIC in the Zangalee Army area at Kupwara in Kashmir.
- **WHO** has commended **India's progress in reducing the maternal mortality ratio (MMR) by 77%**, from 556 per one lac live births in 1990 to 130 per one lac live births in 2016. This progress puts the country on track towards achieving the Sustainable Development Goal target of an MMR below 70 by 2030.
- **Operation Nistar,** Indian Navy Brings Back 38 Indians From Cyclone-Hit Socotra Island in Yemen.
- **NTPC Ltd has adopted the iconic Charminar in Hyderabad** under the Swachh Iconic Places Projects of India.
- **Yoga guru Baba Ramdev's Patanjali** launched a new swadeshi messaging application **called 'Kimbho' to compete with WhatsApp.** The tagline of Kimbho is "Ab Bharat Bolega".
- **Film actor Akshay Kumar** launched the **twin pit toilet technology campaign in New Delhi.**

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- **Employees' Provident Fund Organisation (EPFO)** asked its field offices **to credit 8.55% rate of interest for 2017-18 into the Provident Fund** accounts of around 5 crore subscribers.
- **India's Shivangi Pathak** has become **youngest women of the country to scale Mt Everest** from Nepal side.
- Commission for Scientific & Technical Terminology decided to a**dopt the word 'AYUSH' in Hindi & English languages for scientific & technical purposes.** "AYUSH" stands for Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy.
- **Indian Meteorological Department (IMD)** has issued an advisory to Tamil Nadu, Kerala, Karnataka, Goa, Maharashtra & the Lakshadweep **archipelago over cyclonic storm 'SAGAR'.**
- For the first time, **an international rail coach expo, displaying rail coaches & train-sets, has been held in Chennai.** The expo is being hosted by the Integral Coach Factory (ICF).
- In a first, a **Post Office Passport Seva Kendra (POPSK) run by an all-woman team has started operations in Phagwara, Punjab.** It was 192nd POPSK in the country, but the first one to be operated by an all-woman team.
- **United Nations Development Programme (UNDP)** announced to **set up a skill development centre at 'Bharosa,'** an integrated support centre for distressed women & children in Hyderabad.
- In an effort to **better secure & control Internet of Things (IoT) devices,** Google officially launched Android Things.
- The Swedish Academy **has decided to postpone the 2018 Nobel Prize in Literature,** with the intention of awarding it in 2019.
- Hardeep Puri, Minister of State for Housing & Urban Affairs (I/C) **launched a Mobile App (m-Awas) for allotment of Government accommodations in General Pool Residential Accommodation (GPRA)** in Delhi under the control of the Directorate of Estates. The application has been developed by NIC.
- **Madras High Court** became the first court in south India & overall eighth in the country to introduce **e-court fee payment facility.**
- **Food Safety & Standards Authority of India (FSSAI) launched 'Project Dhoop',** an initiative aimed at shifting the school assembly time to noon to ensure maximum absorption of Vitamin D in students through natural sunlight.
- Govt. amended **Income Tax rules that will now allow transgenders to be recognised as an independent category** of applicants for obtaining a PAN for their tax-related transactions.
- With an aim to combat the **rising levels of air pollution in Delhi-NCR region,** petrol pumps in the capital started supplying ultra-clean Bharat Stage VI grade fuel (both petrol & diesel). This move makes New Delhi **the first city in the country to switch from BS-IV grade fuels to BS-VI (equivalent to fuel meeting Euro-VI emission norms).**
- **India received its first LNG cargo from the US** under a long-term supply deal when a ship carrying super-cooled natural gas arrived at Dabhol in Maharashtra.
- **SARAS Aajeevika Mela 2018** organised in New Delhi under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).
- Union Minister for Tribal Affairs, **Jual Oram launched 'e-Tribes: Tribes India'.** It is an initiative for digital commerce at Tribes India Outlet in New Delhi.
- **Ministry of Communications** launched the **Cool EMS Service between India & Japan.** Cool EMS service is one-way service from Japan to India which allows customers in India to import Japanese food items for personal use.
- **Indira Gandhi Memorial Tulip Garden** opened for visitors in Srinagar, Jammu & Kashmir. It is recognized as the Asia's largest tulip garden.
- Eighty-six years after the city got electricity, overhead power cables in **world's oldest city 'Varanasi ' is being dismantled** after a project to lay underground lines over 16 sq-km has been finally completed.
- **The world's biggest cruise-liner, Symphony of the Seas,** has left the shipyard of Saint-Nazaire in France to embark on its maiden voyage in the Mediterranean.
- **Andhra Pradesh CM N Chandrababu Naidu** launched the **Naipunya Ratham, a multi-utility vehicle.** Also known as 'World on Wheels (WoW)', Naipunya Ratham is aimed at taking technology & innovation to the remote corners of the State.
- **North-eastern state Meghalaya of India,** is home to the longest sandstone cave in the world at 24,583m, with dinosaur fossils from 66-76 million years ago. The sandstone cave named Krem Puri, near the village of Laitsohum in the Mawsynram, was first discovered in 2016.
- **Chandigarh Becomes North India's 1st City** To Install Digital Automatic Speed Gun Cameras.

POWER PLANTS ESTABLISHED

- **220 MW Unit-1 of Karnataka's Kaiga Generating Systems (KGS-1)** set a new record of the continuous operation of 766 days.
- **BHEL** commissioned **1st unit of 110 MW of the Kishanganga hydroelectric project (HEP) of NHPC** in Jammu & Kashmir. It is located on the river Kishanganga, a tributary of the Jhelum in Bandipora district.
- Union Minister for Railways, Coal, Finance & Company Affairs, Mr Piyush Goyal inaugurated Neyveli Lignite Corporation India Limited (NLCIL)'s three 100 MW Solar Power Projects for commercial operation & dedicated these projects to the Nation in Tamil Nadu.

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Topic 23: Static Take Aways from the Current Affairs of April|May|June|July 2018

International Organizations/Companies in News

- ILO is a United Nations agency dealing with labour problems. Headquarters of ILO is in Geneva, Switzerland. Guy Ryder is current Director-General of the ILO.
- BIMSTEC stands for Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation. Member countries: India, Nepal, Bangladesh, Bhutan, Sri Lanka from South Asia & Myanmar, Thailand from South East Asia.
- The EU, which consists of 28 countries, has the world's largest economy & its third largest population, after China & India.
- Forbes- American Business Magazine, Founded in- 1917. Headquarters- New York City, USA.
- President of the World Bank- Jim Yong Kim. Headquarters of World Bank- Washington, DC.
- NASA- National Aeronautics & Space Administration. NASA was founded in 1958. Jim Bridenstine is the 13th Administrator of NASA.
- Google CEO- Sundar Pichai, Parent organization- Alphabet Inc., Headquarters- The USA.
- António Guterres is the Secretary-General of the UN. UN Headquarters in New York, United States.
- UNHRC is based in Geneva, Switzerland. It is a body of 47-member states within the United Nations, tasked with upholding human rights. It was created in 2006.
- Sir Craig Reedie is the President of World Anti-Doping Agency (WADA). It Headquarters in Montreal, Canada.
- Asian Infrastructure Investment Bank President- Liqun Jin. AIIB Headquarters in Beijing, China.
- France's Audrey Azoulay- 11th DG of UNESCO, Headquarters- Paris, France.
- FATF is an inter-governmental body established in 1989 to combat money laundering, terrorist financing & other related threats to the integrity of the international financial system.
- World Archery's headquarters are situated in Maison du Sports International in the Olympic Capital of Lausanne, Switzerland.
- The World Bank is an international financial institution that provides loans to countries of the world for capital projects. World Bank has 189-member countries. Jim Yong Kim is President of the World Bank.
- UNCTAD is the main United Nations body dealing with trade, investment, & development issues. Headquarters of UNCTAD is in Geneva, Switzerland.
- Group of Seven (G7) is a group consisting of Canada, France, Germany, Italy, Japan, the United Kingdom, & the United States.
- World Health Organization is a specialized agency of the United Nations that is concerned with international public health. WHO was established on 7th April 1948. HQ of WHO is in Geneva, Switzerland. Tedros Adhanom is Director general of the World Health Organisation.
- UNEP was founded as result of United Nations Conference on Human Environment in June 1972. It is headquartered in Nairobi, Kenya.
- Nordic countries include Sweden, Norway, Finland, Denmark & Iceland. Sweden Capital- Stockholm, Currency- Swedish krona. The United Kingdom Capital- London, Currency- British pound.
- UNASUR was promoted by late Venezuelan President Hugo Chavez. Bolivia, Ecuador, Guyana, Surinam, Uruguay & Venezuela remain in the bloc.
- SCO, headquartered in Beijing, was founded in 2001.
- The Secretary-General of Commonwealth is Patricia Scotland.
- WHO Headquarters in Geneva, Switzerland. Dr Tedros Adhanom Ghebreyesus is the Present Director-General of WHO.
- UNESCO- United Nations Educational, Scientific & Cultural Organization. France's Audrey Azoulay- 11th DG of UNESCO, Headquarters- Paris, France.
- Managing Director of IMF- Christine Lagarde, Headquarters in- Washington DC, USA.

States| CMs| Governors| Capital| Static General Awareness

- Gujarat CM- Vijaybhai R. Rupani, Governor- Om Prakash Kohli.
- Anil Baijal is the present Lieutenant Governor of Delhi.
- Madhya Pradesh CM- Shivraj Singh Chouhan, Governor- Anandiben Patel.
- Assam CM- Sarbanand Sonowal, Governor- Jagdish Mukhi.
- Professor Ganeshi Lal is the present Governor of Odisha.
- Maharashtra CM- Devendra Fadnavis, Governor- CV Rao.
- Jammu & Kashmir Former CM- Mehbooba Mufti, Governor- N N Vohra.
- Chhattisgarh CM- Dr. Raman Singh, Governor- Balramji Dass Tandon.
- Telangana CM- K Chandrasekhar Rao, Governor- E.S Lakshmi Narasimhan (Add. Charge).
- Punjab CM- Captain Amarinder Singh, Governor- V.P. Singh Badnore.
- Krishna Kant Paul is present Governor of Uttarakhand. Dehradun is the capital of Uttarakhand.

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- Uttarakhand was formed on 09th November 2000 as the 27th State of India, when it was carved out of northern Uttar Pradesh.
- Shimla is the capital of Himachal Pradesh. Jai Ram Thakur is the current CM of Himachal Pradesh. Acharya Dev Vrat is the Governor of Himachal Pradesh.
- Pawan Kumar Chamling is CM of Sikkim. Gangtok is the capital of Sikkim. Shriniwas Patil is governor of Sikkim.
- Mamata Banerjee is the current CM of West Bengal. Keshari Nath Tripathi is present Governor of West Bengal. Kolkata is the capital of West Bengal.
- Kalyan Singh is the present Governor of Rajasthan.
- Kaptan Singh Solanki|Governor of Haryana. CM of Haryana is Manohar Lal Khattar.
- Manipur CM- Nongthombam Biren Singh, Governor- Dr Najma A. Heptulla.
- Mouling National Park is situated in Arunachal Pradesh.
- Jharkhand CM- Raghubar Das, Governor- Draupadi Murmu.
- Goa Governor- Mridula Sinha, Chief Minister- Manohar Parrikar.
- Sardar Sarovar Dam, built over Narmada River is located in Gujarat.
- Meghalaya CM- Conrad Sangma, Governor- Ganga Prasad.
- Tripura CM- Biplab Kumar Deb, Governor- Tathagata Roy, Capital- Agartala.
- CM of Assam: Sarbananda Sonowal. Governor of Assam: Jagdish Mukhi.
- Patel International Airport is situated in Ahmedabad, Guajarat. Kakrapar Atomic Power is located in Gujarat.
- Odisha CM- Naveen Patnaik, Governor- Satya Pal Malik (In-charge). Hirakud Dam built on Mahanadi River is situated in Odisha.
- Mizoram CM- Lal Thanhawla, Governor- Lt. General (Retd.) Nirbhay Sharma.
- Nagaland CM- Neiphiu Rio, Governor- Padmanabha Balakrishna Acharya.
- Khangchendzonga National Park is situated in Sikkim.
- Bengaluru is the capital city of Karnataka. Governor of Karnataka- Vajubhai Rudabhai Vala.
- Kerala CM- Pinarayi Vijayan, Governor- Justice (Retd.) Palaniswamy Sathasivam.
- Konark Sun Temple is a UNESCO World Heritage Site. It was built in the 13th century.
- Manas National Park is also a tiger & rhino reserve which covers five districts of Assam.
- Kanha National Park (famous for Tiger Reserve) is situated in Madhya Pradesh.

Static Facts related to the Ministers

- Mr J P Nadda is the present Union Minister of Health & Family Welfare.
- Dharmendra Pradhan is the present Minister of Petroleum & Natural Gas.
- Smt. Maneka Gandhi is the present Minister of Ministry of Woman & Child Development.
- Hardeep Singh Puri is the Minister of State (I/C) of the Ministry of Housing & Urban Affairs.
- Mr Piyush Goyal is the present Railways Minister of India. John Mathai was the 1st Railways Minister of Independent India.
- Radha Mohan Singh, Hon'ble Minister of Agriculture. The Ministry of Agriculture & Farmers Welfare (formerly Ministry of Agriculture), a branch of the Government of India.
- Ravi Shankar Prasad is the Minister of Law & Justice, Electronics & Information Technology.
- Shripad Naik is the Union AYUSH Minister of India.
- Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy is abbreviated as AYUSH.
- Prakash Javadekar is the Present HRD Minister of India.
- Om Prakash Rawat is the present Chief Election Commissioner of India.
- Nirmala Sitharaman is the present Defence Minister of India.
- Nitin Gadkari is the Present Road Transport & Highways Minister of India.
- Dr Harsh Vardhan is the present Minister of Earth Sciences.

Static Facts related to the Organizations

- Puneet Dalmia is the Managing Director of Dalmia Bharat Group. K J Alphons is the Minister of State for Tourism (I/C).
- Vinai Kumar Saxena is the Chairman of KVIC.
- SEBI- Securities & Exchange Board of India. SEBI Chairman- Ajay Tyagi, Headquarters- Mumbai.
- Established in 1927, FICCI is the largest & oldest apex business organisation in India.
- NITI- National Institution for Transforming India. NITI Aayog Vice-Chairman- Rajiv Kumar
- Ashok Lavasa & Sunil Arora are Election Commissioner of India. Om Prakash Rawat is present Chief Election Commissioner of India.
- Kanduri Jayaram Ramesh is Director General of IMD. The head office of IMD is in New Delhi.
- Founded by Vinod Karate in 2016, TheTeacherApp is a non-profit Delhi-based organisation.
- Dr. K Sivan is Chairman of ISRO. ISRO stands for Indian Space Research Organization. HQ: of ISRO- Bengaluru.
- Headquarter of Ola is in Bangalore, Karnataka. CEO of Ola is Bhavish Aggarwal.
- Chairman & CEO of Soft Bank- Masayoshi Son, Headquarters- Tokyo, Japan.
- Federation of Indian Export Organisations (FIEO) headquarters in New Delhi. Ganesh Kumar Gupta is the President of FIEO.

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- Sushil Chandra is the present Chairman of CBDT. It headquarters in New Delhi.
- Rakesh Bharti Mittal is the President of Confederation of Indian Industry.
- Flipkart CEO- Kalyan Krishnamurthy, Headquarters- Bengaluru.
- Mr. Ashok Chawla is the Chairman of the Board of Directors of NSE & Mr. Vikram Limaye is the Managing Director & CEO of NSE.
- Pawan Agarwal is the CEO of FSSAI.
- National Association of Software & Services Companies is the full form of Nasscom.
- SBI Life Insurance is a joint venture life insurance company between State Bank of India & & BNP Paribas Cardif. It headquarters in Mumbai, Maharashtra.
- Debjani Ghosh has been recently appointed the new president of Nasscom.
- Airports Authority of India is Guruprasad Mohapatra.
- Federation of Indian Export Organisations was set up in 1965. It was set up by Union Ministry of Commerce.

Static Facts related to the Banks & Businesses

- United India Insurance Company is the 2nd Largest General Insurance company in India. It headquarters in Chennai, Tamil Nadu.
- Dhanlaxmi Bank Headquarters in Thrissur, Kerala.
- IndiaFirst Life Insurance Company Limited headquarters in Mumbai, Maharashtra. It was launched in 2010.
- Competition Commission of India (CCI) was established on 14th October 2003. It headquarters in New Delhi.
- SAIL Headquarters- New Delhi, Founded in- 1954.
- Ordnance Factory Board Headquarters in Kolkata, West Bengal.
- Bank of China (BOC) headquarters in Beijing. BOC was formally established in February 1912. Chen Siqing is the Chairman of BOC.
- Urjit Patel- 24th Governor of RBI, Headquarters- Mumbai, Established on- 1st April 1935, in Kolkata.
- SBI Chairman- Rajnish Kumar, Headquarters- Mumbai, Established on- 01st July 1955.
- Sameer Kochhar is the Chairman of Skoch Group.
- IRDAI stands for Insurance Regulatory & Development Authority of India. Headquarters of IRDAI is in Hyderabad. Subhash Chandra Khuntia is Chairman of IRDAI.
- IDBI Bank Headquarters in Mumbai.
- RBL Bank Headquarters: Mumbai, MD & CEO: Vishwavir Ahuja, Founded: August 1943.
- Exim Bank Headquarters in: Mumbai, Founded in: 1982, CEO- Shri Yaduvendra Mathur.
- HDFC Bank- India's largest private bank by market capitalization | Chairman- Aditya Puri, Headquarters- Mumbai.
- NLCIL is a 'Navratna' profit-making, Government of India Enterprise engaged in mining of lignite & generation of power through lignite based thermal power plants. Established by GoI in 1956, following the discovery of lignite deposits in Neyveli, Tamil Nadu.
- ICICI Bank stands for Industrial Credit & Investment Corporation of India. Chanda Kochhar is the MD & CEO of ICICI Bank. Headquarters of ICICI Bank: Mumbai.
- NABARD stands for National Bank For Agriculture & Rural Development. Came into existence on 12 July 1982. Headquarters- Mumbai, Chairman- Dr Harsh Kumar Bhanwala.
- Axis Bank CEO & MD- Shikha Sharma, Head Office- Mumbai.
- Muthoot Fincorp Ltd. is the flagship company of Muthoot Pappachan Group & is one of the largest NBFCs in India, registered with RBI. Thomas John Muthoot is the Group Chairman & MD of Muthoot Fincorp. HQ: Kochi, Kerala.
- RBI's Deputy Governor- NS Vishwanathan, Viral V Acharya, BP Kanungo & newly appointed MK Jain.
- Prof Mahendra Kumar Chouhan is the Chairman, Independent Director of FINO Payments Bank. Rishi
- Gupta is the Managing Director & Chief Executive Officer of FINO Payments Bank. FINO Payments Bank Limited HQ: in Mumbai, Maharashtra.
- ICRA Limited (formerly Investment Information & Credit Rating Agency of India Limited) was set up in 1991 by leading financial/investment institutions, commercial banks & financial services companies. Mr. Naresh Takkar is the Managing Director & Group CEO of ICRA.
- The Managing Director of MCX is Mrugank Paranjape.
- Salim Gangadharan is the Chairman of South Indian Bank. SIB headquarters in Thrissur, Kerala.
- Bipin Preet Singh is the founder & CEO of Gurugam-Headquartered MobiKwik.
- Chairman of SIDBI- Mohammed Mustafa, Founded- 2 April 1990, Headquarter- Lucknow. SIDBI CEO- Dr Kshatrapati Shivaji, Founded- 2 April 1990, Headquarter- Lucknow.
- Ramesh Ramanathan is the chairman of Jana Group. Ajay Kanwal is the Managing Director & Chief Executive Officer of Jana Small Finance Bank. Jana Small Finance Bank headquarters in Bengaluru, Karnataka.
- IndusInd Bank commenced operations in 1994. IndusInd Bank Chairman- R. Seshasayee, Headquarter- Mumbai, Owner- Hinduja Group.
- Deutsche Bank established its first branch in India in 1980. Deutsche Bank Headquarters in Frankfurt, Germany.
- While GVA gives a picture of the state of economic activity from the producers' side or supply side, the

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GDP model gives the picture from the consumers' side or demand perspective.

- Chairman & CEO J&K Bank is Parvez Ahmed.
- PNB Chairman- Sunil Mehta, Headquarters- New Delhi. Incorporated under the Act VI of 1882, Indian Companies Act, PNB commenced operations on April 12, 1895, from Lahore.
- The government in the Budget had enhanced the corpus of the Rural Infrastructure Development Fund (RIFD) to Rs 280 billion with an overall objective of doubling farmers income by 2022. Nabard is the main agency for implementing RIFD scheme.
- Uday Kotak is the Executive Vice Chairman & Managing Director of Kotak Mahindra Bank. It headquarters in Mumbai.
- Yes Bank MD & CEO- Rana Kapoor. Head office of Yes Bank- Mumbai.
- MD & CEO of IOB- R. Subramaniakumar, Headquarters- Chennai.
- The NeSL became India's first information utility (IU) for bankruptcy cases under the 'Insolvency & Bankruptcy Code (IBC) 2016' in October 2017.
- Bank of India Headquarters- Mumbai, CEO- Dinabandhu Mohapatra.
- Paytm Payments Bank is owned 51 percent by Paytm founder Vijay Shekhar Sharma & 49 percent by One97 Communications Limited.
- MD & CEO of Bandhan Bank is Chandra Shekhar Ghosh. It headquarters in Kolkata, West Bengal.

Other Miscellaneous Static Facts

- Russia is the host country for FIFA World Cup 2018. Qatar will host the next FIFA World Cup in 2022.
- David Richardson is the CEO of International Cricket Council. ICC Headquarters in Dubai, the UAE.
- NSG is Federal Contingency World Class Zero Error Force to deal with anti-terrorist activities in all its manifestations. It was established in 1984. Sudeep Lakhtakia is the present Director General of NSG.
- The Chairman of Airports Authority of India is Guruprasad Mohapatra.
- Admiral Sunil Lanba is the present Chief of Naval Staff.
- General Bipin Rawat is the present Chief of Army Staff.
- DRDO Chairman- Sanjay Mitra, Headquarters- New Delhi.
- Pradhan Mantri Awas Yojana- Housing for All (Urban) will be implemented during 2015-2022 & will provide central assistance to Urban Local Bodies (ULBs).
- BCCI President- C.K. Khanna, Headquarters- Mumbai.
- Reita Faria was the first Miss World from India in 1966.
- Blue Flag beach standards were established by Copenhagen-based Foundation for Environmental Education (FEE) in 1985.
- Jayakwadi Dam built over Godavari River is located in Maharashtra.
- POSHAN (PM's Overarching Scheme for Holistic Nourishment) Abhiyaan was launched by PM in March 2018 at Jhunjhunu, Rajasthan.
- National Informatics Centre (NIC) was established in 1976. It Headquarters in New Delhi.
- BCCI Acting Secretary- Amitabh Choudhary, Headquarters in- Mumbai.
- PMUY was launched in May 2016. The objective of this scheme is to provide deposit-free LPG connections with monetary assistance to women from below poverty line (BPL) households.
- Department of Posts has launched DARPAN Project. It aims at connecting all 1.29 lakh Rural Branch Post Offices in the country to enable them to do online Postal & Financial Transactions.
- NAAC stands for National Assessment & Accreditation Council. NIRF stands for National Institutional Ranking Framework.
- e-Vidhan is a mission mode project to digitize & make the functioning of State Legislatures in the country paperless.
- The major difference in standards between the existing BS-IV & the new BS-VI auto fuel norms is the presence of sulphur.
- CISF was first founded in 1969. It Headquarters in New Delhi.
- NCC was established on 16 April 1948. NCC headquarters in New Delhi.
- Director General, Indian Coast Guard is Rajendra Singh & Commissioner of Korean Coast Guard is General Park Kyung.
- The Chairman of Airports Authority of India is Guruprasad Mohapatra.
- UDAN is a Regional Connectivity Scheme stands for Ude Desh Ka Aam Nagarik. Under UDAN, air connectivity is provided to unserved & underserved airports at a subsidized fare.

Countries | Capital | Currencies | SBI PO-CLERK MAINS 2018

- Netherlands Capital- Amsterdam, Currency- Euro, USD, Prime Minister- Mark Rutte.
- Tajikistan Capital- Dushanbe, Currencies- Tajikistani somoni, Ruble.
- Russia Capital- Moscow, Currency- Russian ruble, President- Vladimir Putin.
- Khadga Prasad Sharma Oli is PM of Nepal. Bidhya Devi Bhandari is the current President of Nepal & commander in chief of Nepalese Army. Nepalese Rupee is the currency of Nepal. Kathmandu is Capital of Nepal.
- Georgia Capitals: Tbilisi, Kutaisi, Currency: Georgian lari.
- China Capital- Beijing, Currency- Renminbi, President- Xi Jinping.
- Mongolia Capital- Ulaanbaatar, Currency- Mongolian togrog.
- Saudi Arabia Capital- Riyadh, Currency- Saudi riyal.

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- Seychelles Capital: Victoria, Currency: Seychellois rupee.
- Bangladesh PM- Sheikh Hasina, Capital- Dhaka, Currency- Bangladeshi Taka.
- Turkey Capital- Ankara, Currency- Turkish lira.
- France Capital- Paris, Currencies- Euro, CFP franc, President- Emmanuel Macron.
- The UAE Capital- Abu Dhabi, Currency- UAE dirham.
- Israel Capital- Jerusalem, Currency- Israeli new shekel, PM- Benjamin Netanyahu.
- Indonesia Capital- Jakarta, Currency- Indonesian rupiah, President- Joko Widodo.
- Canada Capital: Ottawa, Currency: Canadian dollar, Prime Minister: Justin Trudeau.
- Rwanda Capital: Kigali, Currency: Rwandan franc.
- North Korea Capital- Pyongyang, Currency- North Korean won, Supreme Leader- Kim Jong-un.
- South Korea Capital- Seoul, President- Moon Jae-in.
- Donald Trump is the 45th President of the USA. Washington DC is the capital city of USA.
- Australia Capital- Canberra, Currency- Australian dollar, PM- Malcolm Turnbull.
- Greece Capital- Athens, Currency- Euro, President- Prokopis Pavlopoulos.
- Suriname Capital- Paramaribo, Currency- Surinamese dollar, President- Desire Delano Bouterse.
- Cuba Capital- Havana, Currency- Cuban Peso, President- Miguel Diaz-Canel Bermudez.
- Mauritius Capital- Port Louis, Currency- Mauritian rupee.
- Vietnam Capital- Hanoi, Currency- Vietnamese dong.
- Jordan Capital- Amman, Currency- Jordanian dinar.
- Georgia Capitals- Tbilisi, Kutaisi, Currency- Georgian lari President- Giorgi Margvelashvili.
- Italy Capital- Rome, Currency- Euro.
- Luxembourg Capital- Luxembourg City, Currency- Euro.
- Belgium Capital- City of Brussels, Currency- Euro.
- Colombia Capital- Bogota, Currency- Colombian peso.
- Singapore Currency- Singapore Dollar, President- Halimah Yacob.
- Spain Capital- Madrid, Currency- Euro.
- Egypt Capital- Cairo, Currency- Egyptian pound.
- Panama Capital- Panama City, Currencies- United States Dollar, Panamanian balboa. President of Panama- Juan Carlos Varela Rodrigues.
- President of Azerbaijan- Ilham Aliyev, Capital- Baku, Currency- Azerbaijani manat.
- Armenia Capital- Yerevan, Currency- Armenian dram, President- Armen Sarkissian.
- Costa Rica Capital- San Jose, Currency- Costa Rican colon.
- Malaysian Capital- Kuala Lumpur, Currency- Malaysian ringgit.
- Dominican Republic Capital- Santo Domingo, Currency- Dominican peso, President- Danilo Medina.
- Japan Capital- Tokyo, Currency- Japanese yen.China Capital- Beijing, Currency- Renminbi.
- Guatemala Capital- Guatemala City, Currency- Guatemalan quetzal. Peru Capital- Lima, Currency- Sol.
- South Africa Capital- Cape Town, Currency- South African rand.
- Kuwait Capital- Kuwait City, Currency- Kuwaiti dinar.
- Srilanka Capital- Colombo (commercial capital), Sri Jayawardenepura Kotte (Official Capital), Currency- Sri Lankan rupee, President- Maithripala Sirisena.
- Myanmar State Counsellor- Aung San Suu Kyi, Capital- Naypyidaw, President- Win Myint.
- Switzerland Capital- Bern, Currency- Swiss franc.
- Cambodia Capital- Phnom Penh, Currency- Cambodian riel.
- Bangladesh PM- Sheikh Hasina, Capital- Dhaka, Currency- Bangladeshi Taka.
- Indonesia Capital- Jakarta, Currency- Indonesian rupiah, President- Joko Widodo.
- Malaysia Capital- Kuala Lumpur, Currency- Malaysian ringgit, PM- Mahathir Mohamad.
- Venezuela Capital- Caracas, Currency- Venezuelan bolívar.
- Barbados Capital- Bridgetown, Currency- Barbadian dollar.
- Pakistan Capital- Islamabad, Currency- Pakistani rupee.
- Paraguay Capital- Asuncion, Currency- Paraguayan guarani.
- Netherlands Capital- Amsterdam, Currency- Euro, USD.
- Serbia Capital- Belgrade, Currency- Serbian dinar.
- Bahrain Capital- Manama, Currency- Bahraini dinar.
- Iran Capital- Tehran, Currency- Iranian Rial. President- Hassan Rouhani.
- United Kingdom Capital- London, Currency- British pound, PM- Theresa May.
- Swaziland King- Mswati III, Capitals- Mbabane, Lobamba. eSwatini in a Swazi language stands for 'place of the Swazi'.
- The Secretary-General of Commonwealth is Patricia Scotland.
- Canada Capital- Ottawa, Currency- Canadian dollar, PM- Justin Trudeau.
- Syria Capital- Damascus, Currency- Syrian pound, President- Bashar al-Assad.
- Zambia Capital- Lusaka, Currency- Zambian kwacha, President of Zambia- Edgar Chagwa Lungu.
- Vietnam Capital- Hanoi, Currency- Vietnamese dong, President- Tran Dai Quang.
- Equatorial Guinea| Capital- Malabo, Currency- Central African CFA franc.
- Morocco Capital- Rabat, Currency- Moroccan dirham.
- The capital of Timor Leste is Dili. Timor Leste President- Francisco Guterres, PM- Mari Alkatiri.
- Germany Capital- Berlin, Currency- Euro, Chancellor- Angela Merkel.
- Mongolian Capital- Ulaanbaatar, Currency- Mongolian togrog, PM- Ukhnaagiin Khurelsukh.

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Part 2: Banking Awareness Capsule for SBI PO|CLERK Mains, BOB & RBI Grade B Exam 2018

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Union Budget 2018-19 : A Complete Analysis

Finance Minister Arun Jaitley presents the Union Budget 2018-19 on 1st February 2018. In his speech he said that, "When our government took over, India was part of "fragile five," but now are now the fastest growing economy of the world. He also said that Indian economy is a $2.5 trillion economy. India is expected to become the fifth largest economy very soon.

Agriculture & Rural Economy

- The government will set up a fund of Rs 2,000 crore for developing agricultural markets.
- MSP for Kharif cost will be 1.5 times the cost of production.
- The government will develop 22,000 Gramin agricultural markets.
- The cluster-model approach will be adopted for agricultural production.
- Allocation in food production sector doubled to Rs 1400 crore.
- Minimum Support Price shall be increased by 1.5 times. Operation Green will be launched for agriculture & the Minister allocates Rs500 crore for this.
- Agricultural corpus worth Rs 2000 crore will be set up. 470 APMCs have been connected to eNAM network, the rest to be connected by March 2018.
- A fund for the fishery, aquaculture development & animal husbandry will be set up with a total corpus to be Rs 10,000 crore. We will also allocate Rs 1290 crore for a bamboo mission, as it is green gold.
- In all, we are providing Rs 10 lakh crore to Rs 11 lakh crore as credit for agricultural activities.
- Ujjwala Yojana, the free LPG connection scheme expanded to eight crore households.
- Six crore toilets have been built already, & in the next year, two crore additional toilets will be constructed.
- The government will provide 4 crore electricity connections to the poor under Saubhagya Yojana.
- Kisan credit card to be extended to fisheries,animal husbandry farmers.
- The government will establish a dedicated affordable housing fund.
- Loans to self-help groups will increase to Rs75,000 crore.
- Govt. allocated Rs5,750 crore to National Livelihood Mission & Rs2,600 crore to the groundwater irrigation scheme.

Education, Health & Social Protection

- Outlay on health, education & social protection will be 1.38 lakh crore.
- By 2022, every block with more than 50% ST population & at least 20,000 tribal people will have 'Ekalavya' school at par with Navodaya Vidyalas.
- A major initiative named Revitalising Infrastructure & Systems in Education (RISE) to be launched by 2022 with a total investment of Rs.1,00,000 crore in next four years.
- Government will launch the Prime Minister"s Research Fellows (PMRF)"" Scheme this year.
- Allocation on National Social Assistance Programme this year has been kept at Rs. 9975 crore.
- Govt. is launching a new national health protection scheme – Rashtriya Samaj Beema Yojana. This will have 50 crore beneficiaries & 10 crore families will get 5 lakh per year for their families to cover secondary & tertiary hospital expenses. This is the world's largest government-funded healthcare program.
- A Rs 600 crore corpus is being set up to help Tuberculosis patients. This will build a new India in 2022 & enhance productivity & will also generate lakhs of jobs for women.
- PM Jeevan Beema Yojana benefitted more than 2 crore families.
- Jan Dhan Yojana will be extended to all 60 crore bank accounts.
- Rs 1200 crores allocated for the National Health Policy, 2017, which with 1.5 lakh Health & Wellness Centres will bring health care system closer to the homes of people.
- Government will be setting up 24 new Government Medical Colleges & Hospitals.
- All 4465 Ganga Grams – villages on the bank of river - have been declared open defecation free.

Medium, Small & Micro Enterprises (MSMEs) & Employment

- Rs. 3794 crores provided for giving credit support, capital & interest subsidy & for innovations.
- Target of Rs.3 lakh crore for lending under MUDRA for 2018-19.

Employment Generation

- Finance Minister cited an independent study as showing that 70 lakh formal jobs will be created this year.
- An outlay of Rs.7148 crore for the textile sector in 2018-19.
- EPF contribution has been reduced to 8% for the first 3 years of employment & 12% government contribution to EPF in sectors employing a large number of people, however, there will be no changes in employer contribution.

Infrastructure & Financial Sector Development

- Increase of budgetary allocation on infrastructure for 2018-19 to Rs.5.97 lakh crore

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- Under the Bharatmala Pariyojana, about 35000 kms road construction in Phase-I at an estimated cost of Rs.5,35,000 crore has been approved.

Railways

- Railways Capital Expenditure for the year 2018-19 has been pegged at Rs.1,48,528 crore.
- 600 railway stations to be redeveloped.
- Over 3600 km railway track renovation targeted in the current year.
- In Railways, 18,000 kms of doubling of tracks would eliminate capacity constraints.
- We are moving towards optimum electrification of the railway. Over 3,600 km of track renewal is being targeted in 2018-19.
- 150 km additional suburban railway network at the cost of Rs. 40,000 cr.
- Rs 11,000 crore is being allocated for Mumbai Suburban Railways.
- Proposal for railway university in Vadodara.
- Rs. 17,000 crore is being set aside for Bengaluru Metro.
- Govt. to eliminate over 4,267 unmanned level crossings in the next two years.
- All railway stations & trains will have WiFi & 150 kilometres of additional suburban corridors in being planned.

Air Transport

- Airport capacity to be hiked to handle 1 billion trips per year.
- UDAN will connect 56 unserved airports & 36 unserved heliports.
- As per the FM, The Airport Authority of India has 124 airports.

Finance & Digital Economy

- Government will establish a unified authority for regulating all financial services in International Finance Service Centre (IFSCs) in India.
- NITI Aayog will initiate a national program to direct efforts in artificial intelligence.
- Department of Science & Technology will launch a Mission on Cyber Physical Systems
- Allocation on Digital India programme increased to Rs 3073 crore in 2018-19
- Proposed to set up five lakh wi-fi hotspots to provide net connectivity to five crore rural citizens.
- Rs. 10000 crores allocated in 2018-19 for creation & augmentation of Telecom infrastructure.

Disinvestment

- Finance Minister announced that 2017-18 disinvestment target of Rs. 72,500 crores has been exceeded & expected receipts of Rs.1,00,000 crore.
- Disinvestment target of Rs. 80,000 crores for 2018-19.
- Three Public Sector Insurance companies- National Insurance Co. Ltd., United India Assurance Co. Ltd., & Oriental India insurance Co. Ltd., will be merged into a single insurance entity.
- A comprehensive Gold Policy will be formulated to develop gold as an asset class
- To celebrate the 150 Birth Anniversary of Mahatma Gandhi an amount of Rs.150 crore set aside for the activities leading to the commemoration programme.

Fiscal Management, Direct & Indirect Taxes

- Budget Revised Estimates for expenditure in 2017-18 are Rs.21.57 lakh crore (net of GST compensation transfers to the States) as against the Budget Estimates of Rs.21.47 lakh crore.
- FM projected a Fiscal Deficit of 3.3% of GDP for the year 2018-19.
- Revised Fiscal Deficit estimates for 2017-18 were put at Rs. 5.95 lakh crore at 3.5% of GDP.
- Proposed acceptance of key recommendations of the Fiscal Reform & Budget Management Committee to bring down Central Government's Debt to GDP ratio to 40%.
- Growth of direct taxes in financial year 2016-17 was 12.6 percent, & for financial year 2017-18 (upto 15th Jan, 2018) is 18.7 percent. Buoyancy in personal income tax for financial year 2017-18 (RE) is 2.11.
- Number of Effective Tax Payers has increased from 6.47 crore at the beginning of Financial year 2014-15 to 8.27 crore at the end of 2016-17.
- Proposed 100 percent deduction to companies registered as Farmer Producer Companies with an annual turnover upto Rs. 100 crores on profit derived from such activities, for a period of five years from financial year 2018-19.
- Payments exceeding Rs. 10,000 in cash made by trusts & institutions shall be disallowed & would be subject to tax.
- Long Term Capital Gains exceeding Rs. 1 lakh to be taxed at the rate of 10 percent, without allowing any indexation benefit.
- Proposed to introduce a tax on distributed income by equity oriented mutual funds at the rate of 10 percent
- Proposed to increase the cess on personal income tax & corporation tax to 4 percent from the present 3 percent. It will be called the "Health & Education Cess".
- Increase customs duty on mobile phones from 15 percent to 20 percent, on some of their parts & accessories to 15 percent & on certain parts of televisions to 15 percent.
- Customs duty is proposed to be reduced on raw cashew from 5 percent to 2.5 percent, to help the cashew processing industry.

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- Proposed to change the name of the Central Board of Excise & Customs (CBEC) to the Central Board of Indirect Taxes & Customs (CBIC).
- Deduction of 30 percent on emoluments paid to new employees Under Section 80-JJAA to be relaxed to 150 days for footwear & leather industry, to create more employment.
- No adjustment in respect of transactions in immovable property where Circle Rate value does not exceed 5 percent of consideration.
- Standard Deduction of Rs. 40,000 in place of present exemption for transport allowance & reimbursement of miscellaneous medical expenses. 2.5 crore salaried employees & pensioners to benefit.
- Introduce a tax on distributed income by equity oriented mutual fund at the rate of 10%.

Relief to Senior Citizens proposed in the Budget

- Exemption of interest income on deposits with banks & post offices to be increased from Rs. 10,000 to Rs. 50,000.
- Benefit also available for interest from all fixed deposit schemes & recurring deposit schemes.
- Hike in deduction limit for health insurance premium and/ or medical expenditure from Rs. 30,000 to Rs. 50,000 under section 80D.
- Increase in deduction limit for medical expenditure for certain critical illness from Rs. 60,000 (in case of senior citizens) & from Rs. 80,000 (in case of very senior citizens) to Rs. 1 lakh for all senior citizens, under section 80DDB.
- Proposed to extend Pradhan Mantri Vaya Vandana Yojana up to March, 2020. Current investment limit proposed to be increased to Rs. 15 lakhs from the existing limit of Rs. 7.5 lakh per senior citizen.

Other Important Highlights from the Budget

- To make the villages open defecation free & improving the lives of villagers, FM announced the launch of Galvanizing Organic Bio-Agro Resources Dhan (GOBAR-DHAN).
- 2600 crore allocated under Prime Minister Krishi Sinchai Yojna to provide assured irrigation in 96 deprived irrigation districts
- Allocation of Rs 1,34,572 crore has been made for the transport sector while the efforts to develop disaster resilient infrastructure is being given a push with an allocation of Rs. 60 crores in 2018-19.
- Total earmarked allocation for SCs in 279 programmes increased to Rs. 56,619 crores & for STs in 305 programmesto Rs. 39,135 crores for 2018-19.
- Under the Smart City mission, 99 cities selected with the outlay of Rs. 2.04 lakh crores.
- The government announced AMRUT program to focus on water supply to all households in 500 cities. Water supply contracts for 494 projects worth 19,428 crores will be awarded.
- 24 Public Sector Units to be divested.
- The government will involve a scheme to assign every enterprise a unique ID just like Aadhaar.
- The Department of Investment & Public Asset Management will come up with debt Exchange Traded Fund.
- National Logistics Portal as a single online window will link all stakeholders, to be developed by Department of Commerce.
- Salaries of President, VP & Governors will be increased. Rs. 5 lakhs for President, Rs 4.0 lakh for VP & Rs 3.5 lakh for governors. Salaries of Members of Parliament will also be raised.
- A new law will be introduced that will automatically revise MPs' emoluments every five years, indexed to inflation.
- Government to set up two industrial defence industrial development corridors in 2018-19.
- Estimates 1.38 trillion rupees expenditure on health, education & social security. Railway capital expenditure set at 1.49 trillion rupees for 2018/19.

Topic 1: Reserve Bank of India & its Functions

i. RBI established on **April 1, 1935 under RBI Act 1934** (recommendations of **John Hilton Young Commission 1926** – called Royal Commission on Indian Currency & Finance), is the central bank of the country & was **nationalized w.e.f Jan 01,1949.**

ii. Originally it was a shareholders' bank which was taken over by the Central Govt. under Reserve Bank (Transfer of Public Ownership) Act 1948 **(paid up capital Rs. 5 cr).**

iii. RBI's central office is in **Mumbai.**

Functions of RBI

- **Issuance of currency:** RBI is the authority in India to issue currency notes (called bank notes) under signatures of Governor. (One rupee note called currency note is issued by the Central Govt. & signed by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.
- **Banker to Govt.:** RBI transacts govt. business & manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.
- **Bankers' bank:** It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It

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provides export credit refinance, Liquidity Adjustment Facility & MSF.

- **Controller of Banks:** An entity which is to conduct banking business in India has to obtain license from RBI. It acts as controller of banks by including the banks in 2nd Schedule of the Act. It issues directions, carries inspection (on-site as well as off-site) & exercises management control.
- **Controller of credit:** RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale & purchase of securities which are known as open market operations.
- **Maintenance of external value:** RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI & it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

Important Facts of RBI

- RBI is not expected to perform the function of accepting deposits from the general public.
- Prime lending rate is decided by the individual banks.
- RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate & cash reserve ratio.
- The quantitative instruments of RBI are – bank rate policy, cash reserve ratio & statutory liquidity ratio.
- The objective of monetary policy is to control inflation; discourage hoarding of commodities & encourage flow of credit into neglected sector.
- When RBI is lender of the last resort, it means that RBI advances credit against eligible securities.
- GOI decides the quantity of coins to be minted.
- The method which is used currently in India to issue currency note – minimum reserve system. For issuing notes, RBI is required to hold the minimum reserves of Rs. 200 crores of which note less than Rs. 115 crores is to be held in gold.

Topic 2: POLICY RATES decided by the RBI

Current Policy rates as on 12th July 2018

Policy Repo Rate	:	**6.25%**
Reverse Repo Rate	:	**6.00%**
Bank Rate	:	**6.50%**
Marginal Standing Facility Rate:		**6.50%**
CRR	:	**4%**
SLR	:	**19.5%**

- **Repo Rate:** Repo rate is the rate of interest which is levied on Short-Term loans taken by commercial banks from **RBI**. Whenever the banks have any shortage of funds they can borrow it from RBI.
- **Reverse Repo Rate:** This is exact opposite of Repo rate. Reverse repo rate is the rate at which commercial banks charge on their surplus funds with RBI. RBI uses this tool when it feels there is too much money floating in the banking system.
- **SLR Rate:** Statutory Liquidity Ratio is the amount a commercial bank needs to maintain in the form of cash, or gold or Govt. approved securities (Bonds) before providing credit to its customers. It is determined as the %age of total Net Demand & Time Liabilities (NDTL).
- **Bank Rate:** It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.
- **Cash Reserve Ratio:** CRR refers to the ratio of bank's cash reserve balances with RBI with reference to the bank's net demand & time liabilities to ensure the liquidity & solvency of the scheduled banks.
- **MSF**: It was introduced w.e.f. May 09, 2011, by RBI. **Eligibility:** Scheduled Commercial Banks having Current Account & SGL Account with RBI. **Amount: 1% of NDTL**

A Brief on LAF (Liquidity Adjustment Facility)

- It was introduced by RBI during June, 2000 in phases, to ensure smooth transition & keeping pace with technological upgradation.
- **Tenor:** Reverse Repo auctions (for absorption of liquidity) & Repo auctions (for injection of liquidity) are conducted on a daily basis (except Saturdays).
- **Cap:** 0.25% of NDTL w.e.f. 01.04.14.

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Topic 3: Banking Regulation Act 1949 | Schedule Banks | Other Types of Banks

a) Passed as the Banking Companies Act 1949 (came into force wef 16.3.49 & changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).
b) The Act is not applicable to primary agricultural credit societies, cooperative land mortgage banks & non-agricultural primary credit societies.

SCHEDULED BANK

a) As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2nd schedule of RBI Act 1934.
b) A scheduled bank should satisfy the conditions which include paid-up capital & reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural & many State Coop Banks are classified as Scheduled Banks).
c) A bank that is not included in the 2nd Schedule of RBI is called **Non-scheduled Bank**.

Total No. of Banks (As per IBA Website)
Total PSBs: 22 (IPPB is 100% Equaty of GoI)
Total Private Sector Banks: 24, If we include Payment & Small Bank (7) then it is 31.
RRB's: 56 | Foreign Banks: 46 | Cooperative Banks: 42

Topic 4: What are the different types of accounts that can be opened in a Bank?

a) Savings Bank Account
b) Current Deposit Account
c) Fixed Deposit Account
d) Recurring Deposit a/c

- **Savings Bank Account**: The rate of interest on savings bank account varies from bank to bank & also changes from time to time. Interest rate is paid to the account holders on daily balance basis.
- **Current Deposit Account:**

a) This account is mainly for big businessmen, companies & institutions, since there are no restrictions on number of withdrawals from this type of account. From this withdrawal can be made any number of times.
b) For the convenience of the account holders banks also allow withdrawal of amounts in excess of the balance of deposit. This facility is known as overdraft facility.

- **Fixed Deposit Account (also Term Deposit Account):** Money is deposited in a fixed deposit account to earn interest at a higher rate.
- **Recurring Deposit Account:** The rate of interest allowed on the deposits in this account is higher than that on a savings bank deposit but lower than the rate allowed on a fixed deposit for the same period.

Note:
a) Minimum age to open a bank account is now 10 years.
b) Maximum Interest rate is given on FD A/c.
c) The maximum period of an FD is 10 years & for RD is 10 years.

Important points related to Interest Rates on Bank Accounts {Differential rate of interest (DRI)}

- Interest on Savings A/c is calculated on daily balance basis.
- Now, All SCBs (Excluding RRBs) have the discretion to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to the following guidelines:

a) All term deposits of individuals (held singly or jointly) of Rs.15 lakh & below should, necessarily, have premature withdrawal facility.
b) For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.

- **Taxation of Savings Bank Interest rates: :** Interest earned on savings bank accounts is not subject to Tax Deduction at Source. It is exempt upto **Rs. 10,000 in a year**.

What are Inoperative & Dormant Accounts?

- RBI clarified on 30.10.09 that SB account can be treated as inoperative account only after 2 years from the date of the last credit entry of interest on Fixed Deposit account, where FD interest is being credited to SB account or where dividend on shares is being credited).

Miscellaneous Terms related to the Deposits

- **Unclaimed Deposits:** The banks are to furnish to RBI a statutory annual return (penalty for delay) for unclaimed accounts which have not been operated for a period of 10 years or more in December every year u/s 26 of RBI Act.
- **Demand liabilities:** Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate & RD, Outstanding TTs, MTs & DDs, Unclaimed deposits, Credit balance in CC a/c & Deposits held as security for loan payable on demand.
- **Time liabilities:** FDs, cash certificate, cumulative & RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable

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on demand, deposit held as securities for advances & India Dev Bonds.

Topic 5: Negotiable Instrument Act and Cheques

- In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882**.
- **CHEQUE:** A cheque is (a) a bill of exchange (b) drawn on a specified bank & (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque & also an electronic cheque.
- **AMOUNT OF A CHEQUE:** Where amount of a cheque differs in words & figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

What are the Types of Cheque?

1. **Bearer Cheque or open Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment.
2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).
3. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like " & CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.
4. **Ante-Dated Cheque:** If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "ante-dated cheque". Such a cheque is valid upto 3 months from the date of the cheque.
5. **Post-Dated Cheque:** If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. It cannot be honoured earlier than the date on the cheque.
6. **Stale Cheque:** If a cheque is presented for payment after 3 months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.
7. **A self-cheque:** It is written by the account holder as pay self to receive the money in the physical form from the branch where he holds his account.
8. "**A truncated cheque**" means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission. *The* expression "clearing house" means the clearing house managed by the RBI or a clearing house recognised as such by the RBI.'

The Parties of a Cheque

There are three parties to the cheque

- Drawer or Maker
- The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)
- Payee – Payee is the person whose name is mentioned on the chequeto whom or to whose order the money is directed to be paid.
- **ENDORSEMENT:** As per Section 15, endorsing means signing on the face or backside of an instrument (or even on a paper called Allonge or stamped paper), for the purpose of negotiating (transferring to next person) a negotiable instrument.
- **Endorsement in full:** If an endorser signs his name & adds a direction to pay the amount mentioned in the instrument to, or to order of, a specified person, the endorsement is said to be in full. Blank endorsements can be converted into full.
- **Restrictive endorsement:** Where an endorsement prohibits & restricts further negotiability of the instrument, it is called restricted endorsement. The words 'Pay to Ashish only' or 'Pay to Ashish for my use' or 'Pay to Ashish for account of B', are the cases of restrictive endorsement.

A Brief on Crossing of a Cheque

- Crossing of a cheque means two parallel transverse lines on the face with or without words, such as ' & Co', 'not-negotiable', 'payee's account only' etc. The words without lines will not constitute crossing. Such instruments should not be paid as drawer's mandate is not clear.
- Crossing is **applicable** in case of **cheques & demand draft** only & does not cover BOE or promissory note.

What are the Types of Crossing?

- **General crossing (sec 123):** General crossing is where a cheque bears across its face two parallel transverse lines (with or without words such as "& co" or any abbreviation. (Words not important, lines are).
- **Special crossing (sec 124):** Where a cheque bears across its face, name of bank, either with or without the words not-negotiable (lines are not important, the addition of name of the bank is important), that addition shall be deemed as special crossing & the cheque be considered to be crossed specially to banker.

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- **Special Crossing in favour more than one bank:** As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.
- **Not negotiable crossing:** As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

Demand Drafts

- Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.
- It is payable to order on demand (85-A NI Act). It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly, omission of signatures or wrong signatures can also make the bank liable.
- By prior arrangement, the paying bank could be a different bank also.

Topic 6: Financial Inclusion and the initiatives launched to achieve it

Financial inclusion involves

1) Give formal banking services to poor people in urban & rural areas.
2) Promote habit of money-savings, insurance, pension-investment among poor-people.
3) Help them get loans at reasonable rates from normal banks. So. they don't become victims in the hands of local moneylender.

Some Important initiatives for Financial Inclusion

- Lead banking scheme (LBS).
- No frills account.
- BSBDA
- Business Correspondents (BC) system.
- Swabhiman Campaign
- PMJDY

Lead Bank Scheme

- Lead Bank Scheme, introduced towards the end of 1969, envisages assignment of lead roles to individual banks (both in public sector & private sector) for the districts allotted to them.
- A bank having a relatively large network of branches in the rural areas of a given district & endowed with adequate financial & manpower resources has generally been entrusted with the lead responsibility for that district. Accordingly, all the districts in the country have been allotted to various banks.
- The lead bank acts as a leader for coordinating the efforts of all credit institutions in the allotted districts.

No Frill Account

- 'No Frills 'account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.
- The RBI in 2005-06 called upon Indian banks to design a 'no frills account' – a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

What is BSBDA (Basic Savings and Bank Deposit A/c)?

In 2012, RBI introduced BSBDA. Some important points are:

- This account shall not have the requirement of any minimum balance.
- The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Govt. agencies & departments;
- While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- Facility of ATM card or ATM-cum-Debit Card.

Business Correspondent

- BCs are bank representatives. They personally go to area allotted to them & carry out banking. They help villagers to open bank accounts, in banking transactions etc.
- Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.

Current Status of the Pradhan Mantri Jan - Dhan Yojana as on 4th July 2018

Bank Name / Type **(All figures in Crore)**	Number of Beneficiaries at rural/semi-urban	Number of Beneficiaries at urban metro	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts	Number of Rupay Debit Cards

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	centre bank branches	centre bank branches			(In Crore)	issued to beneficiaries
Public Sector Banks	13.89	11.93	13.53	25.81	62921.37	19.44
Regional Rural Banks	4.34	0.80	2.81	5.14	13788.70	3.69
Private Sector Banks	0.60	0.40	0.53	1.00	2242.02	0.92
Grand Total	18.82	13.12	16.87	31.95	78952.09	24.06

Topic 7: All about the Priority Sector Lending Norms

It means provide credit to the needy sectors of the society. The sectors are:

- Agriculture
- Education
- Export
- Social Infrastructure
- Micro & Small Enterprises
- Housing
- Weaker Sections
- Renewable Energy

Targets under PSL

- **Agriculture:** 18% of ANBC (Adjusted Net Bank Credit). Out of this 18%, a target of 8% of ANBC is for Small & Marginal Farmers, to be achieved in a phased manner i.e., 7% by March 2016 & 8% by March 2017.
- **Weaker Sections:** 10 % of ANBC.
- **Micro Enterprises:** 7.5% of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7% by March 2016 & 7.5% by March 2017.
- Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches: 40% of ANBC.
- Overall PSL Target for Foreign Bank with less than 20 Branches: 40% of ANBC to be achieved in phased manner

2017-18	**36**
2018-19	38
2019-20	40

Categorization of MSME according to MSME ACT 2006

Manufacturing Sector (Goods)	
Enterprises	**Investment in plant & machinery**
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees

Service Sector	
Enterprises	**Investment in equipment**
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

Other Targets under PSL

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare & upto 2 hectares are considered as Small Farmers.
- SCB having any shortfall in lending to priority sector shall be allocated amounts for contribution to Rural Infrastructure Development Fund with NABARD.
- For Renewable Energy, bank loans up to a limit of Rs.15 crore to borrowers for purposes like solar based power generators, etc. For individual households, the loan limit will be Rs.10 lakh per borrower.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses uptoRs. 10 lakh for studies in India & Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities & sanitation facilities in Tier II to Tier VI centres.

Monitoring of Priority Sector Lending targets

To ensure continuous flow of credit to priority sector, there will be more frequent monitoring of priority sector lending compliance of banks on 'quarterly' basis instead of annual basis as of now.

Non-achievement of Priority Sector targets

- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to RIDF established with NABARD & other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.
- The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

RBI revises priority sector lending norms for RRBs

Salient features of the guidelines:-

- **Targets:** 75 % of total outstanding to the sectors eligible for classification as priority sector lending.
- **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure & Renewable Energy will form

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part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.

- **Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.
- **Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.
- **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
- **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.
- **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

Note: The revised guidelines will be operational with effect from Jan 2016.

Priority Sector Lending Certificates (PSLCs)

- These are a mechanism to enable banks to achieve the priority sector lending target & sub-targets by purchase of these instruments in the event of shortfall. This also incentivizes surplus banks as it allows them to sell their excess achievement over targets thereby enhancing lending to the categories under priority sector.
- All PSLCs will be valid till March 31st & will expire on April 1st.
- There are only four eligible categories of PSLCs i.e. PSLC General, PSLC Small & Marginal Farmer, PSLC Agriculture & PSLC Micro Enterprises.

Topic 8: Financial Market| Important Points on Money Market, Capital Market & their Instruments

MONEY MARKET

It is a market for short-term debt securities, such as **commercial paper, repos, negotiable certificates of deposit**, & Treasury Bills with a **maturity of one year or less.**

CAPITAL MARKETS IN INDIA

It is the **market for long term funds**. It refers to all the facilities & institutional arrangements for **borrowing &** lending **medium & long term funds**.

Money Market VS Capital Market

Money Market	Capital Market
Market for short term **financial assets**	Market for **long term** financial assets
Maturity period less than one year	Maturity period **beyond one year**
Deals over the counter	Deals at **stock exchange**
No. of players limited	No. of **players unlimited**
Regulated by RBI	**Regulated by SEBI**

Major money market Instruments

- **Certificate of Deposit (CD)**
- **Commercial Paper (CP)**
- **Inter Bank Participation Certificates**
- **Inter Bank term Money**
- **Treasury Bills**
- **Bill Rediscounting**
- **Call/Notice Money**

Terms relating to Money Market

Call Money	**Money** lent or borrowed **for** one day
Notice Money	Money **lent or borrowed** for a period of **2-14 days.**
Term Money	Money **lent or borrowed** for **15 daysto 1 year.**
Yield to maturity	**Expected rate of return** on an existing security purchased for the market.
Coupon Rate	**Specified interest rate** on a **fixed maturity security fixed at the time of issue.**

CALL/NOTICE MONEY MARKET OPERATIONS

- Under call money market, funds are transacted on overnight basis & under notice money market, for 2 days to 14 days.
- Participants include banks (excluding RRBs) & Primary Dealers (PDs), both as borrowers & lenders. Non-bank institutions are not permitted in the call/notice money market with effect from August 6, 2005.
- Calculation of interest payable is based on FIMMDA's (Fixed Income Money Market & Derivatives Association of India) Handbook of Market Practices.

INSTRUMENT OF GOVT. BORROWING

- To meet the temporary receipt & expenditure mismatch, govt. obtains over draft from RBI under Ways & Means Advances. For short term liquidity, it issues cash management bills, treasury bills of 91 days, 182 days & 364 days maturity. For long term funds, it uses dated securities in the form of bonds/long term loans.

TREASURY BILLS

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- These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- TBs can be purchased by any one (including individuals) except State govt.
- Minimum amount of face value Rs. 25000 & in multiples thereof.
- **Maturity: 91 days, 182 days & 364 days.**
- **Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

Cash Management Bills (CMB)

- CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.
- **The tenure is less than 91 days**but the **notified amount & date of issue depends upon the temporary cash requirement of the Govt.**
- It **is issued at discount to the face value** through auctions, as in the case of the Treasury Bills.

DATED SECURITIES

- These are **long term securities & carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).**
- The **tenor of dated securities** can be up to **40 years.**
- **Public Debt Office of RBI** acts as the **registry/depository of Govt. securities &** deals with the **issue, interest payment & repayment**of principal at maturity.

WAYS & MEANS ADVANCES (WMAs)

- WMAs were introduced as per an agreement between RBI & Govt.
- WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.
- WMAs bridge the time interval of mismatch between govt. expenditure & receipts.
- **Duration:** 10 consecutive working days for Central Govt. & 14 days for State Govt.

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

This scheme was introduced in July 1989, **to enable the banking system to mobilize bulk deposits from the market**, which they can attract **at competitive rates of interest.**

Who can issue	**Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.**
CRR/SLR	Applicable on the issue price in case of banks
Investors	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.
Maturity	Min: **7 daysMax : 12 Months** (in case of FIs minimum 1 year & maximum 3 years).
Amount	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac
Int. Rate	Market related. Fixed or floating
Loan	Against collateral of CD not permitted
Nature	**Usance Promissory note.** Can be issued in Dematerialisation form only wef June 30, 2002

COMMERCIAL PAPER

i. CP introduced during 1990, is a short term money market instrument issued as an unsecured **usance promissory note** & privately placed.

ii. **Who can issue Commercial paper (CP):** Companies, primary dealers (PDs) & all-India financial institutions (FIs).

iii. A company is eligible to issue CP if:

(a) Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.

(b) Sanctioned working capital limit by bank/s or all-India financial institution/s;

(c) The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & '

(d) Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.

iv. **Maturity:** Min 7 days & max upto one year

v. **Amount:** Min Rs. 5 lakh or multiples thereof.

Collateralised Borrowing & Lending Obligation (CBLO)

- CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing & lending transactions & who do not have access to the call money market.
- It is a discounted instrument available in electronic book entry form for the maturity period ranging from 7 days to 90 Days (can be up to one year as per RBI guidelines).

MERCHANT BANKING

Merchant banking stands for providing various services relation to capital market & financing the corporate sector. The Merchant Bankers provide consultancy to the corporate sector on the issues like finance, capital structure & investment, mergers, takeover & amalgamations,

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establishing coordination between the Govt. & the corporate sector.

CAPITAL MARKETS IN INDIA

a) It refers to all the facilities & institutional arrangements for borrowing & lendingmedium & long-term funds.
b) It is segregated into **(i) gilt edged market & (ii) the industrial securities market.**
c) The **gilt edged marketrefers to the market for govt. & semi-govt. securities** which are traded in the market in stable value & are sought after by banks & other institutions.
d) The **industrial securities market** refers to the **market for shares & debentures of old as well as new companies.** This market is further divided as primary market & secondary market.

- The primary market refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual & institutions.
- The secondary market refers to the network for subsequent sale & purchase of securities, after these are issued.

INDIAN DEPOSITORY RECEIPTS (IDRs)

IDR is an instrument in the form of a Depository Receipt created by the Indian depository in India against the underlying equity shares of the issuing company. In an IDR, foreign companies would issue shares, to an Indian companies would issue shares, to an Indian Depository which would in turn issue depository receipts to investors in India.

Topic 9: All about the DICGC (Deposit Insurance & Credit Guarantee Corporation of India)

1. **Which banks are insured by the DICGC?**
   All commercial banks including branches of foreign banks functioning in India, local area banks & regional rural banks are insured by the DICGC.
2. **What does the DICGC insure?**

It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.
(i) Deposits of foreign Govt.s;
(ii) Deposits of Central/State Govt.s;
(iii) Inter-bank deposits;
(iv) Deposits of the State Land Development Banks with the State co-operative bank;
(v) Any amount due on account of any deposit received outside India
(vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

3. **What is the maximum deposit amount insured by the DICGC?**
   Each depositor in a bank is insured upto a maximum of Rs.1,00,000 for both principal & interest amount held by him in the same capacity.
4. HQ: **Mumbai** Chairman: **NS Vishwanathan**

Topic 10: NPAs & SARFAESI Act

It means once the borrower has failed to make interest or principal payments for 90 days, the loan is considered to be a non-performing asset.

Criteria for classification of loan as NPA

Farm Credit within Agriculture loans: **A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of <u>short duration crops</u> (maturing within one year) & (b) one crop season for <u>long duration crops</u> (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.**

SARFAESI Act & Rules

- SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act,

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2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.

- The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.
- If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to

a) Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
b) Takeover of the management of the business of the borrower including the right to transferby way of lease, assignment or sale for realizing the secured assets,
c) Appoint any person to manage the secured assets possession of which is taken by thesecured creditor, and
d) Require any person, who has acquired any of the secured assets from the borrower andfrom whom money is due to the borrower, to pay the secured creditor so much of the money as if sufficient to pay the secured debt.

The assets portfolio of the banks is required to be classified as

(1) standard assets (2) sub-standard assets
(3) doubtful assets (4) loss assets.

- Standard asset is one that does not disclose any problems & which does not carry more than normal risk attached to the business.
- An asset which has been classified as NPA for a period not exceeding 12 months is considered as sub-standard asset.
- Doubtful asset is one which has remained NPA for a period exceeding 12 months.
- An asset which is considered uncollectible & loss has been identified by the bank or internal or external auditors or the RBI inspection & the loss has not been written off is regarded as loss asset.

What is pledge: U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

Topic 11: A Brief on ATMs in India

1. What is an Automated Teller Machine (ATM)?

A. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash & to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

2. What is White Label ATMs (WLAs)?

A. ATMs set up, owned & operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment & Settlement Systems Act, 2007 by the Reserve Bank of India.

3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction?

A. As per the RBI instructions, banks have been mandated to resolve customer complaints by re-crediting the customer's account within 7 working days from the date of complaint.

4. Are the customers eligible for compensation for delays beyond 7 working days?

A. Yes. Effective from July 1, 2011, banks have to pay compensation of Rs. 100/- per day for delays in re-crediting the amount beyond 7 working days from the date of receipt of complaint for failed ATM transactions. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

Topic 12: Currency System in India

- Money as a means of payment consists of coins, paper money & withdrawable bank deposits.
- **Legal tender:** As per provisions of coinage Act 1906, bank notes, currency notes & coins (Rs. 1 & above) are legal tender for unlimited amount. The subsidiary coins (below Re 1) are legal tenders for sum not exceeding Re 1. Issue of 1, 2 & 3 paise coins discontinued wef Sep 16, 1981.
- **Currency chests are operated by RBI** so that they can provide good quality currency notes to the public. However, RBI has appointed commercial banks to open & monitor currency chests on behalf of RBI. The cash kept in currency chests is considered to be kept in RBI.

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- The bank branches are also **authorised to establish Small Coin Depots to stock small coins.** The Small Coin Depots also distribute small coins to other bank branches in their area of operation.

What are soiled, mutilated & imperfect banknotes?

- **Government note:** means any note issued by Central Government or supplied by the Central Government to the Bank and issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on and been taken over by the Bank.
- **Imperfect Note:** means any note, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.
- **Mutilated note:** means a note of which a portion is missing or which is composed of more than two pieces.
- **Mismatched note:** means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.
- **Soiled note:** means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.

Pre-2005 series Banknotes

The banknotes issued before 2005 MG series are called pre-2005 series banknotes, which do not have the year of printing on the reverse side. On Jan 23, 2014, RBI decided to withdraw, from circulation, these notes as they have fewer security features.

1. These notes shall continue to be legal tender. The notes are only being withdrawn from circulation.
2. These notes can be exchanged at select bank branch till 30.06.16.

Currency Quick Facts

Den.	Letter	Colour	Motif	Dimension
10	-	Chocolate Brown	Sun Temple, Konark	63 mm x 123 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm × 146 mm
500	-	Stone Grey	Red Fort	66mm x 150mm
2000	-	Magenta	Mangalyaan	66mm x 166mm

Topic 13: A close look at the Prompt Corrective Action (PCA)

To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control & take corrective actions on banks which are weak & troubled. The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

What is PCA as per RBI? All Misconceptions Cleared

- RBI clarified that the PCA framework is not intended to constrain normal operations of the banks for the general public.
- Under RBI's supervisory framework, it uses various measures/tools to maintain sound financial health of banks. PCA framework is one of such supervisory tools.
- It involves monitoring of certain performance indicators of the banks as an early warning exercise & is initiated once such thresholds as relating to capital, asset quality etc. are breached.
- Its objective is to facilitate the banks to take corrective measures including those prescribed by the Reserve Bank, in a timely manner, in order to restore their financial health.
- It provides an opportunity to the Reserve Bank to pay focussed attention on such banks by engaging with the management more closely in those areas.
- The PCA framework is, thus, intended to encourage banks to eschew certain riskier activities & focus on conserving capital so that their balance sheets can become stronger.

Salient Features of revised PCA Framework for Banks

A. Capital, asset quality & profitability continue to be the key areas for monitoring in the revised framework.

B. Indicators to be tracked for Capital, asset quality & profitability would be:

a) CRAR/ Common Equity Tier I ratio: CET ratio – the percentage of core equity capital, net of regulatory adjustments, to total risk weighted assets as defined in RBI Basel III guidelines

b) Net NPA ratio: NNPA ratio – the percentage of net NPAs to net advances

c) Return on Assets: ROA – the percentage of profit after tax to average total assets

C. Leverage would be monitored additionally as part of the PCA framework.

D. Breach of any risk threshold (as detailed under) would result in invocation of PCA.

E. The PCA framework would apply without exception to all banks operating in India including small banks & foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.

F. A bank will be placed under PCA framework based on the audited Annual Financial Results & the Supervisory Assessment made by RBI.

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Topic 14: All about the Products of NPCI

- **A Brief on NPCI:** National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of Business was issued in April 2009. The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore. **B.Sambamurthy- Interim Chairman.**

A Brief on BHIM

- Bharat Interface for Money is an app that lets you make simple, easy & quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 12 languages.
- Virtual Payment Address (VPA) is a unique identifier which you can use to send & receive money on UPI.
- Amount of money that can be sent using BHIM is uptoRs 10,000 per transaction & a maximum of Rs 20,000 per day for one bank account.

A Brief on UPI- 2016

- Unified Payments Interface is an instant payment system developed by NPCI. UPI is built over the IMPS infrastructure & allows you to instantly transfer money between any two parties' bank accounts.
- UPI-PIN is a 4-6 digit pass code you create/set during first time registration with this App.
- The upper limit per UPI transaction is Rs. 1 Lakh.

Immediate Payment Service (IMPS): It was launched in 2010. IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones.

Overview of *99# Service: *99# service launched by NPCI, which works on Unstructured Supplementary Service Data (USSD) channel. This service was launched in 2014. Banking customers can avail the service by dialing *99#, a "Common number across all Telecom Service Providers (TSPs)" on their mobile phone & transact through an interactive menu displayed on the mobile screen.

Overview of *99*99# Service: *99*99# is a USSD (Unstructured Supplementary Service Data) based value added service from NPCI that facilitates the customers to check the status of his/her Aadhaar number seeding/linking in the bank account. The service works across all GSM service providers & brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

MMID: MMID stands for Mobile Money Identifier. MMID is a 7-digit code issued by the bank to their customers for availing IMPS.

A Brief on QSAM *99*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this service, a person can check the Aadhaar seeding/linking status in his/her bank account.

A Brief on NACH

- NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Govt., is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive & periodic in nature.
- NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.
- NACH's Aadhaar Payment Bridge (APB) System, developed by NPCI has been helping the Govt. & Govt. Agencies in making the Direct Benefit Transfer scheme a success.

BBPS: Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country under a single brand image. NPCI will function as the authorized Bharat Bill Payment Central Unit (BBPCU), which will be responsible for setting business standards, rules & procedures for technical & business requirements for all the participants.

Topic 15: Small Finance Banks & its Headquarters

- **The objective is** to further financial inclusion by (a) provision of savings vehicles, (b) supply of credit to small business units; small & marginal farmers; micro & small industries; & other unorganised sector entities, through high technology-low cost operations.
- **It** shall primarily undertake basic banking activities of acceptance of deposits & lending to unserved & underserved sections including small business units, small & marginal farmers, micro & small industries & unorganised sector entities. The minimum paid-up equity capital is **Rs. 100 crores.**
- The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 % & gradually brought down to 26 % within 12 years from the date of commencement of business of the bank.

Headquarters of the Small Finance Banks

- Au Financiers (India) Ltd., Jaipur

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- Capital Local Area Bank Ltd., Jalandhar
- Disha Microfin Private Ltd., Ahmedabad
- Equitas Holdings P Limited, Chennai
- ESAF Microfinance & Investments Private Ltd., Registered Office- Chennai, Corporate Office- Thrissur (Kerala)
- Janalakshmi Financial Services Private Limited, Bengaluru
- RGVN (North East) Microfinance Limited, Guwahati
- Suryoday Micro Finance Private Ltd., Navi Mumbai
- Ujjivan Financial Services Private Ltd., Bengaluru
- Utkarsh Micro Finance Private Ltd., Varanasi

Topic 16: Payments Banks & its Headquarters

- The objective is to further financial inclusion by providing (i) small savings accounts(ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.
- **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum **75% of its "demand deposit balances" in SLR eligible. The minimum paid-up equity capital shall be Rs. 100 crore.**
- The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40** % for the first five years from the commencement of its business.

Headquarters of the Payment Banks

- Aditya Birla Nuvo Limited- Veraval, Gujarat
- Airtel M Commerce Services Limited- Registered Office- New Delhi, Corporate Office- Gurugram, Haryana
- Cholamandalam Distribution Services Limited- Chennai
- Department of Posts (IPPB)- New Delhi
- Fino PayTech Limited- Navi Mumbai
- National Securities Depository Limited- Mumbai
- Reliance Industries- Mumbai
- Vodafone m-pesa Limited- Mumbai

Topic 17: What are the Risks in Banking Sector?

- Banking risk can be defined as exposure to the uncertainty of outcome. It is applicable to full-service banks like SBI, PNB & Others.

Types of bank risks

1. Credit risk
2. Operational risk
3. Business risk
4. Market risk
5. Liquidity risk
6. Reputational risk

- **Credit risk:** It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.
- **Market risk:** Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.
- **Operational risk:** Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions
- **Liquidity risk:** Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.
- **Reputational risk—when banks lose the public's trust:** It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.
- **Business Risk:** Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.

Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?

- Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- Stefan Ingves, Governor of Sveriges Riks bank (SWEDEN), is the Chairman of the Basel Committee.
- Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision & risk management of the banking sector".

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- Basel 3 measures aim to:

a) Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source
b) Improve risk management & governance
c) Strengthen banks' transparency & disclosures.

Three Pillars of Basel 3

- **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):** Maintaining capital calculated through credit, market & operational risk areas (mainly that capital which can absorb risk.)
- **Pillar 2: Supervisory Review Process:** Regulating tools & frameworks for dealing with peripheral risks that bank face.
- **Pillar 3: Market Discipline:** Increasing the disclosures that banks must provide to increase the transparency of banks

Important Facts related to BASEL 3

- Minimum Ratio of Total Capital To RWAs--10.50%
- Minimum Ratio of Common Equity to RWAs--4.50% to 7.00%
- Tier I capital to RWAs--6.00%
- Core Tier I capital to RWAs--5.00%
- Capital Conservation Buffers to RWAs--2.50%
- Leverage Ratio--3.00%
- Countercyclical Buffer--0% to 2.50%

Topic 19: Most Important Miscellaneous Banking Terms

- **ACU:** Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- The Central Banks & the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan & Sri Lanka are currently the members of the ACU.
- Asian Monetary Units (AMUs) is the common unit of account of ACU & is denominated as 'ACU Dollar' & 'ACU Euro'. All instruments of payments under ACU have to be denominated in AMUs.

- **Rupee Denominated Bonds:** Any corporate (entity registered as a company under the Companies Act, 1956/ 2013) or body corporate (entity specially created out of a specific act of the Parliament) & Indian banks are eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of SEBI are also eligible. The minimum maturity period for such bonds will be 3 years.
- **National Institute of Bank Management (NIBM):** It was established in 1969 by RBI, in consultation with the Govt. of India, as an autonomous apex institution for research, training, education & consultancy in bank management. Its mandate is to play a proactive role of "think-tank" of the banking system. The Governor of RBI is the Chairman of the Governing Board. It is situated at Pune, Maharashtra.
- **Electronic Funds Transfer at Point of Sale (EFTPOS): EFTPOS** is the method for paying for goods or services without needing to **carry cash.**
- **Moral Suasion:** Moral Suasion is just as a request by the RBI to the commercial banks to take so & so action & measures in so & so trend of economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- **Demat Account:** The term "demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- **Capital Adequacy Ratio (CAR)**: Capital adequacy ratio measures the amount of a bank's capital expressed as a %age of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 % (Rs 9 as capital for every Rs 100 in loan or asset)
- **Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- **Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year.
- **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
- **VOSTRO Account:** Vostro account is maintained by a foreign bank in India with their corresponding bank.
- **BCBS:** Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.
- **What is STRIPS:** Separate Trading for Registered Interest & Principal Securities.
- The CORE word in CBS stands for Centralized Online Realtime Exchange.

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- **Cross Selling:** Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business, reduce the per customer cost of operations & provide more satisfaction & value to the customer.
- **Credit Card Business :** Issue of cards

(a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.

(b) RBI permission is not required to undertake credit card issue business.

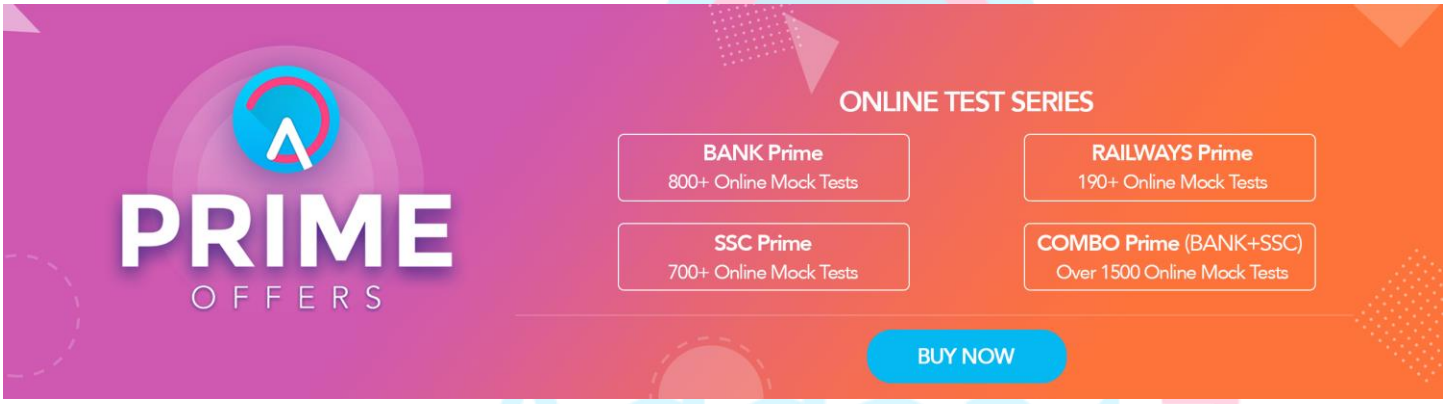
- **ASSET SECURITISATION:** Securitisation of assets is an additional channel for recycling of funds by business entities including banks. **Securitisation** is process through which the future receivables (say rent, installment of a term loan due in future) of an organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return) & then sold.

Important Terms related to Mutual Funds

- **Asset Management Company:** A company formed & registered under the Companies Act 1956 & approved as such by the SEBI to manage the funds of a mutual fund. Under an agreement (with the trustees of the Mutual Fund), an AMC undertakes to formulated mutual funds schemes, distribute income as per agreement.
- **Close-ended scheme:** A scheme where funds are raised for a fixed period. The scheme is wound up after that period & funds are returned with capital appreciation to unit holders. Normally, a close-ended scheme is listed on a stock exchange.
- **Net asset value:** The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.
- **Open ended scheme:** A scheme is the one which continuously offers its units & buys them back from investors.

A Brief on Nationalization of Banks

- Nationalisation of Imperial Bank of India & its conversion into State Bank of India in July 1955.
- Conversion of 8 major State-associated banks into subsidiary banks of SBI in 1959.
- Nationalisation of 14 Indian scheduled banks in July 1969.
- Nationalisation of 6 more banks in April 1980 & New Bank of India merged into Punjab National Bank.



Topic 20: How the amount can be transferred from one Bank A/c to the other?

Real Time Gross Settlement (RTGS)

- RTGS implemented w.e.f. 26.03.2004 is a centralized payment system operated by RBI. In RTGS inter-bank payment instructions are processed & settled, on gross basis in a real time environment.
- It uses Indian Financial Network (INFINET) & SFMS platforms. RTGS is regulated by RTGS System Regulations, 2013.

National Electronic Funds Transfer (NEFT)

- RBI operationalized NEFT System in Nov 2005. It facilitates transfer of funds from any bank branch to any other bank branch.
- **Amount:** There is no lower/upper value limit.
- **Bank account:** NEFT is an account to account transfer system. The remitter & beneficiary should have a bank account.

Processing Charges/Service Charges

1. Banks cannot levy any charges for inward NEFT,
2. For outward NEFT: Up to Rs. 10000 = Rs. 2.50, above Rs. 10000 to Rs. 1 lac = Rs. 5. Above Rs. 1 lac to Rs. 2 lac = Max Rs. 15 & above Rs. 2 lac = Max Rs. 25 (w.e.f. 13.07.2012).

- **CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS):** CFMS was operated & maintained by RBI to enable operations on current accounts maintained at

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various offices of the RBI, through standard message formats in a secure manner.

- **NEPAL REMITTANCE SCHEME:** It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal. Amount: Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.
- **CORE BANKING SOLUTIONS:** Core Banking Solutions (CBS) or Centralised Banking Solutions is the process which is completed in a centralized environment i.e. under which the information related to the customer's account (i.e. financial dealings, profession, income, etc.) is stored in the Central Server of the bank (that is available to all networked branches) instead of the branch server.

Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?

a) NRO A/c (Foreign Tourist)

- Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings) with any Authorised Dealer bank dealing in foreign exchange.
- Can be opened up to a maximum period of 6 months.
- All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / DDs.

b) EEFC A/c

- Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.
- It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.
- All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- It can be held only in the form of a current account. No interest is payable on EEFC accounts.

ACCOUNTS FOR NRI/PIO: Non-Resident Ordinary Rupee Account (NRO Account)

- NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts.
- Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
- Account should be denominated in Indian Rupees.
- NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.
- The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

Non-Resident (External) Rupee Account (NRE Account)

- NRE account may be in the form of savings, current, recurring or fixed deposit accounts.
- Account will be maintained in Indian Rupees.
- Accrued interest income & balances held in NRE accounts are exempt from Income tax.
- Authorised dealers/authorised banks at their discretion allow for a period not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs. 50,000.
- Loans up to Rs.100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

Foreign Currency Non-Resident (Bank) Account – FCNR (B) Account

- FCNR (B) accounts are only in the form of term deposits of 1 to 5 years
- Account can be in any freely convertible currency.
- Loans up to Rs.100 lakh can be extended against security of funds held in FCNR (B) deposit either to the depositors or third parties.
- The interest rates are stipulated by the Department of Banking Operations & Development, RBI.

Topic 22: A Brief on CAMELS rating for Domestic Banks?

- RBI's 1995 working group headed by Sh. S. Padmanabhan suggested method for rating.
- RBI rates the banks on a 5 point scale of A to E, widely on the lines of international CAMELS rating model for domestic banks & CALCS model for foreign banks.

CAMELS Rating for Domestic Banks

C	**Capital adequacy ratio**
A	Asset quality
M	Management Effectiveness
E	Earning (i.e. profitability)
L	Liquidity (asset-liability management)
S	System & controls

Rating parameters for foreign banks

C	**Capital adequacy ratio**
A	Asset quality

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L	Liquidity
C	Compliance
S	System & controls

Topic 23: BANKING OMBUDSMAN SCHEME 2006

The Scheme enables a bank customer for filing of complaints relating to certain services rendered by banks.

1) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
2) All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
3) The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.
4) The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
5) If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
6) If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

Topic 24: NBFC OMBUDSMAN SCHEME

- RBI introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs).
- The Scheme is an expeditious & cost free apex level mechanism for resolution of complaints of customers of NBFCs, relating to certain services rendered by NBFCs.
- It is being introduced under Section 45 L of RBI Act, 1934, with effect from February 23, 2018.
- The NBFC Ombudsman is a senior official appointed by RBI to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Clause 8 of the Scheme.
- As on date, four NBFC Ombudsman have been appointed with their offices located at Chennai, Kolkata, New Delhi and Mumbai.
- NBFCs which are defined in Section 45-I (f) of RBI Act 1934 & registered with RBI under Section 45-IA of RBI Act 1934, which (a) are authorized to accept deposits; or (b) have customer interface, with assets size of one billion rupees or above, as on the date of the audited balance sheet of previous financial year, or of any such asset size as the RBI may prescribe, are covered under the Scheme.
- The Scheme initially covers NBFCs authorized to accept deposits & would be gradually extended to cover other identified NBFCs.
- The compensation amount, if any, which can be awarded by NBFC Ombudsman, for any loss suffered by complainant, is limited to the amount arising directly out of the act or omission of the NBFC or rupees one million, whichever is lower.

Note: NBFC Ombudsman may award compensation not exceeding rupees 0.1 million to the complainant for causing mental agony & harassment.

- Appellate Authority is vested with a Deputy Governor-in-Charge of the department of the RBI implementing the Scheme.

Topic 25: What is Base Rate, MCLR & Other rates of Lending?

Base Rate

- RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.
- Banks may determine their actual lending rates w.r.t. Base Rate.
- No loan can be sanctioned below base rate.
- Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.

Marginal Cost Based Lending Rate

- RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.
- All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on networth.
- By using MCF, it will be calculated as: Required CRR × (marginal cost) / (1-CRR)

Exemptions from MCLR

- loans under schemes of Govt. of India wherein banks have to charge interest rate as per the scheme.

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- Working Capital Term Loan, Funded Interest Term Loan etc. as part of rectification/restructuring package.
- Loans under various refinance schemes of Govt. of India or any Govt. Undertaking wherein banks charge interest at the rates prescribed under the schemes.
- The following loans can be priced without being linked to MCLR :

a) Loan to depositors against their own deposits.

b) Loan to banks' employees & Chief Executive Officer/Whole Time Directors.

c) Loans linked to a market determined external benchmark.

d) Fixed rate loans. In case of hybrid loans where the interest rates are partly fixed & partly floating, interest rate on the floating portion should adhere to the MCLR guidelines.

Topic 26: What is Reverse Mortgage Loan?

- The scheme of reverse mortgage has been introduced for the benefit of senior citizens owning a house but having inadequate income to meet their needs. Some important features of reverse mortgage are:
- A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower & the banker.
- NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the house & maintain the property as his primary residence.
- The amount of loan is based on several factors: Borrower's age, Value of the property, Current interest rates & The specific plan chosen.
- **As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years.** The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

Topic 27: What is Hypothecation & Pledge?

	Hypothecation	Pledge
Defined in	SARFAESI Act 2002 (Sec 2 n)	Indian Contract Act 1872 (section 172)
Definition	Charge on movable property in favour of secured creditor without delivery of possession	Bailment of goods as security for payment of a debt or performance of promise
Parties: -Borrower -Bank	Hypothecator Hypothecate	Pledger / pawner Pledger / pawnee
Nature of securities	Movable assets such as stocks, machinery, vehicles	Goods
Possession	Borrower (in trust for bank). Bank cannot take possession without consent of the borrower. On taking possession bank gets rights of pledge & can sell the assets without intervention.	Possession with bank till repayment of the loan. Bank has to preserve the goods carefully & return the same, if loan is repaid.

- **Mortgage:** As per section 58 of Transfer of Property Act 1882, mortgage is transfer of interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, an existing or future debt or the performance of an engagement which may give rise to pecuniary liability.

Topic 28: What is NBFC & how it differs from Banks?

- Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans & advances, acquisition of shares/stocks/bonds/debentures/securities issued by Govt. or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit fund business.
- NBFCs lend & make investments & hence their activities are akin to that of banks; however there are a few differences as given below:

a) NBFC cannot accept demand deposits;

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b) NBFCs do not form part of the payment & settlement system & cannot issue cheques drawn on itself;

c) Deposit insurance facility of Deposit Insurance & Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

- **Register with RBI:**

A company incorporated under the Companies Act, 1956 & desirous of commencing business of non-banking financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:

a) It should be a company registered under Section 3 of the companies Act, 1954

b) It should have a minimum net owned fund of Rs 200 lakh.

Deposits in NBFC:

- Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.
- NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.
- The deposits with NBFCs are not insured.
- The repayment of deposits by NBFCs is not guaranteed by RBI.

Topic 29: What are the types of Money?

- **Commodity Money -** Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.
- **Representative Money -** is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.
- **Fiat Money -** Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)
- **Commercial Bank Money -** Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.
- **Reserve Money (M 0)**

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + RBI credit to the commercial sector + RBI's claims on banks + RBI's net is foreign assets + Govemment's currency liabilities to the public - RBI's net non-monetary liabilities.

M1=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI

M2=M1 + Savings deposits of office savings banks.

M3=M1+ Time deposits with the banking system

= Net bank credit to the Govt.

M4=M3 +All deposits with post office savings banks (excluding National Savings Certificates)

- **Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL):** RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

Topic 30: What are the Different types of Banking?

- **Para banking-** When Bank provides banking services except the general banking facility.
- **Narrow Banking-** When banks invest its money in Govt. securities instead investing in market to avoid risk.
- **Offshore Banking-** Bank which accept currency of all countries.
- **Green banking-** Promoting environmental-friendly practices & reducing your carbon footprint from your banking activities.
- **Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers.
- **Wholesale banking-**Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, sreal estate developers & investors, international trade finance businesses etc.
- **Universal Banking:** R H Khan committee & recommended the concept of Universal Banking. It means allowing Fls & banks to undertake all types of banking or development financing activity, subject to compliance of statutory & other requirements of RBI, Govt. & related legal Acts.
- **Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing & lending on the basis of interest.

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Topic 31: What are the important codes that are used in Banking?

IFSC (Indian Financial System Code)

- Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.
- This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero) & the last 6 characters representing the bank branch.

MICR – Magnetic ink character Recognition

- MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- Used to identify the location of a bank branch.
- City (3) Bank (3) Branch (3)
- It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

SWIFT Code: Society for Worldwide Interbank financial tele-communication

- India was 74th Nation to join SWIFT Network.
- SWIFT Code is a standard format of bank Identifier code.
- This code is used particularly in International transfer of money between banks.
- A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
- SWIFT Code consist 8 or 11 character when code is 8 digit, it is referred to primary office.

4 – bank code 2 – country code 2 – location code 3 – branch code (optional)

Topic 32: Important Banking Abbreviations

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non- Commercial Banks
3. **SENSEX:** Sensitive Index of Stock Exchange
4. **KYC:** Know Your Customer
5. **RTGS:** Real Time Gross Settlement
6. **EFT:** Electronic Fund Transfer
7. **CBS:** Core Banking Solutions
8. **LIBOR:** London Interbank Offered Rate
9. **MIBOR:** Mumbai Interbank Offered Rate
10. **MIBID:** Mumbai Interbank Bid Rate
11. **SARFAESI:** Securitisation & Reconstruction of Financial Assets & Enforcement Of Security Interest
12. **CAR:** Capital Adequecy Ratio
13. **FIIs:** Foreign Institutional Investments
14. **MICR:** Magnetic Ink Character Recognition
15. **BIRD:** Bankers Institute of Rural Development
16. **IBA:** Indian Bank Association
17. **BPLR:** Benchmark Prime Lending Rate
18. **SWOT:** Strength, Weaknesses, Opportunities & Threats
19. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
20. **FERA:** Foreign Exchange Regulatory Act
21. **FEMA:** Foreign Exchange Management Act
22. **CASA:** Current & Saving Account
23. **NDTL:** Net Demand & Time Liabilities
24. **NASDAQ:** National Association For Securities Dealers Automated Quotations
25. **CRISIL:** Credit Rating & Investment Services India Limited
26. **CIBIL:** Credit Information Bureau Of India Limited
27. **NAV:** Net Asset Value
28. **ICRA:** Indian Credit Rating Agency
29. **CARE:** Credit Analysis & Research Limited
30. **WMAs:** Ways & Means Advances
31. **ALM:** Asset Liability Management
32. **INFINET** Indian Financial Network
33. **OLTAS** - On-line Tax Accounting System (OLTAS) for Direct Taxes
34. **TIN -** Tax Information Network (TIN)
35. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
36. **CDR-** Corporate Debt Restructuring
37. **CAD-** Capital Account Deficit
38. **REITs**: Real Estate Investment Trusts
39. **InvITs**: Infrastructure Investment Trusts
40. **ALM**- Asset Liability Management
41. **ASBA**: Application Supported by Blocked Amount
42. **PIN:** Personal Identification Number
43. **CECA**: Comprehensive Economic Cooperation Agreement
44. **CEPA:** Comprehensive Economic Partnership Agreemeny
45. **DTAA –** Double Taxation Avoidance Agreement
46. **EFSF –** European Financial Stability Facility
47. **FINO-** Financial Inclusion Network Operation
48. **FIPB –** Foreign Investment Promotion board
49. **FSLRC–** Financial Sector Legislative Reforms Commission
50. **CRAR:** Capital to Risk-weighted Assets Ratio
51. **LCR:** Liquidity Coverage Ratio
52. **TARC -** Tax Administration Reform Commission
53. **GIRO -** Govt. Internal Revenue Order
54. **FRBMA:** Fiscal Responsibility & Budget Management Act
55. **AMFI-** Association of Mutual Fund in India.
56. **TIEA –** Tax Information exchange Agreement
57. **GAAR -** General anti avoidance rule
58. **GSLV -** Geo-Synchronous Launch Vehicle
59. **PPP –** Public Private Partnership & Purchasing Power parity
60. **PSLV –** Polar Satellite Launch vehicle
61. **TAPI -** Turkmenistan-Afghanistan-Pakistan-India.
62. **QFI -**Qualified Foreign Investors

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63. **AD**-Authorized Dealer.
64. **ASSOCHAM**-Associated Chambers of Commerce & Industry of India.
65. **BCSBI**-Banking Codes & Standards Board of India.
66. **BIS**-Bank for International Settlements.
67. **CDS**-Credit Default Swap.
68. **CEPA**-Comprehensive Economic Partnership Management.
69. **FIMMDA**-Fixed Income Money MARKETS & Derivatives Association.
70. **FPI**-Foreign Portfolio Investment.
71. **IBRD**-International Bank for Reconstruction & Development.
72. **UIDAI**-Unique Identification Development Authority of India.
73. **PMGSY-** Pradhan Mantri Gram Sadak Yojana
74. **PMEGP-** PM's Employment Generation Programme
75. **NRDWP-** National Rural Drinking Water Programme
76. **PMKK-** Pradhan Mantri Kaushal Kendras
77. **SANKALP-** Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme
78. **STRIVE-** Skill Strengthening for Industrial Value Enhancement
79. **NTA-** National Testing Agency
80. **ICDS-** Integrated Child Development Services
81. **TIES-** Trade Infrastructure for Export Scheme
82. **FIPB-** Foreign Investment Promotion Board
83. **CERT**-Fin- Computer Emergency Response Team for our Financial Sector
84. **IRFC-** Indian Railway Finance Corporation Limited
85. **FFO-** Further Fund Offering

Topic 33: The HQ of NATIONALIZED/PSBs BANKS

- **Allahabad Bank**-Kolkata
- **Bank of India** -Mumbai
- **Bank of Maharashtra** -Pune
- **Canara Bank** -Bangalore
- **Central Bank of India** -Mumbai
- **Corporation Bank** -Mangalore
- **Dena Bank** -Mumbai
- **Indian Bank**- Chennai
- **Indian Overseas Bank**- Chennai
- **Oriental Bank of Commerce**- Gurgaon
- **Punjab National Bank**- New Delhi
- **Punjab & Sind Bank**- New Delhi
- **State Bank of India**- Mumbai
- **Syndicate Bank**- Manipal
- **UCO** Bank- Kolkata
- **Union Bank of India**- Mumbai
- **United Bank of India**- Kolkata
- **Vijaya Bank**- Bangalore
- **Andhra Bank**- Hyderabad
- **Bank of Baroda**- Vadodra
- **IDBI Bank**- Mumbai
- **IPPB-** New Delhi

Topic 34: Financial Regulations | Institutions | Organizations

Chit Funds	Respective State Govt.s
Insurance companies	IRDA
Housing Finance Companies	NHB
Venture Capital Fund /	SEBI
Merchant Banking companies	SEBI
Stock broking companies	SEBI
Nidhi Companies	Ministry of corporate affairs, Govt. of India

National Bank for Agriculture & Rural Development

- Established on 12th July 1982 on the recommendation of CRAFICARD committee (also called as SivaramanComittee)
- For Agricultural finance, It is the apex organization.
- Chairman: Dr. Harsha Kumar Bhanwala
- Head Quarters: Mumbai
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

Small Industries Development Bank of India (SIDBI)

- Small Industries Development Bank of India (SIDBI in short) was established in the year 1990 (Date: 2nd April 1990) under the Small Industries Development Bank of India Act 1989 as a subsidiary of Industrial Development Bank of India.
- Chairman- Mohammad Mustafa
- Head Quarters: Lucknow

Securities & Exchange Board of India (SEBI)

- It is theregulator for the securitiesmarket in India. SEBI was initiallyestablished as a non statutory body in April 1988, to regulate theworking of stock exchange. Later itwas given a statutory status onApril 1992 via SEBI Act, 1992with the following objectives.
- Chairman- Ajay Tyagi
- Head Quarters : Mumbai

REGIONAL RURAL BANK (RRB):

- Regional Rural Bank Were Set Up By An Ordinance In 1975, Later Replaced By Rrbs Act, 1976 As Pre Banking Commission Recommendation In 1975.

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- Father Of Rrb Is M.Swaminathan.
- The Govt. Of India Had Appointed A Working Group On Rural Banks Under The Chairmanship Of Mr. M. Narasimham In 1975. First Rrbs Were Set Up On 2nd Oct.
- Share Holder Contribution: Govt. Of India 50% Sponsor Bank 35% State Govt. 15%.

EXIM BANK:

- Export-Import (EXIM) Bank of India is the principal financial institution in India for coordinating the working of institutions engaged in financing export & import trade.
- It is a statutory corporation wholly owned by the Govt. of India.
- It was established on January 1, 1982 for the purpose of financing, facilitating & promoting foreign trade of India.
- Chairman- David Rasquinha|Headquarters : Mumbai

NATIONAL HOUSING BANK(NHB)

- It is the apex institution of housing finance in India, was set up as wholly owned subsidiary of RBI.
- The bank started its operations from July 1988.
- NHB is a subsidiary bank of Reserve Bank of India.
- National Housing Bank was established under section 6 of National Housing Bank Act (1987).
- The HQ: of NHB is in New Delhi| Chairman: Shri Sriram Kalyanaraman

ECGC

- Export Credit Guarantee Corporation of India. This organisation provides risk as well as insurance cover to the Indian exporters.|Chairman- Geetha Muralidhar | Head Quarters : Mumbai

CLEARING CORPORATION OF INDIA

- Clearing Corporation of India Limited (CCIL) was incorporated on 30th April 2001, as the country's first clearing house for the Govt. securities, forex & other related market segments. It commenced operations from Feb 15, 2002. It provides a system for efficient clearing of money, Govt. securities & foreign exchange market transactions.

BANKING CODES & STANDARDS BOARD OF INDIA

- Banking Codes & Standards Board of India (BCSBI) was set up on the lines of a similar set up in UK to oversee the Fair Practice Code evolved by the Bankers.
- **Members:** The Board was set up as a Society, under the Societies Registration Act, 1860. Commercial banks, RRBs & Urban Coop Banks are its members.
- **A Governing council of the BCSBI looks after its financial affairs & managerial policies.** The tenure of the Council is 5 years & the appointment of the Council after 5 years would be with the concurrence of the RBI.

Indian Banks' Association (IBA)

- **Indian Banks' Association (IBA)** set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. **As on December 28, 2015** the total Membership of the Association is 237.
- **Ordinary: 139 Associate: 98 Total: 237**
- **Rajeev Rishi is present Chairman of IBA & it's headquarter is in Mumbai.**

Topic 35: Important Financial Schemes of the Government

KISAN VIKAS PATRA

- KPV are regulated by KVP Rules 2014, Scheme is available through Post Offices & those banks that are authorized to operate PPF scheme.
- **Denomination:** Rs.1000, Rs.5000, Rs.10000 & Rs.50000
- **Types of certificates:** Category Single, Joint A-Type & Joint B-Type (E/S).
- **Maturity period:** 115 Months
- **Rate of Interest:** 7.5%.
- **Rate of interest:** Rs.1000 becomes double during the maturity period.

1. Nomination facility, 2. Pledge for loan facility & 3. pre-mature payment after 2 years & 6 months subject to certain conditions, is eligible.

Topic 36: List of Mergers in the Indian Banking Industry

The Bank which acquired	The Bank which got Merged	Year of Merger
State Bank of India	5 SBI's Associate Banks & Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009

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State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

Topic 37: What are the Sectors in the Indian Economy?

- Indian Economy is normally categorized into **three sectors** namely - **1. Primary Sector 2. Secondary Sector 3. Tertiary Sector**
- **Primary Sector:** Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.
- **Secondary Sector:** Secondary Sector adds value to the proud by transforming raw materials into valuable products. For example, processing & construction industries.
- **Tertiary Sector/Service Sector:** Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other services of such kind. **Tertiary Sector is also known as Services Sector** as it facilitates the production & exchanges of services.

Topic 38: A Brief on Printing & Minting of Currencies in India

- In India, RBI is engaged in printing of all notes & production of coins is handled by Government under The Coinage Act, 1906.
- RBI determines what volume of currency is required at a particular time.
- The production of bank notes, coins, non-judicial stamps, postage stamps & other govt. documents is managed by Security Printing & Minting Corporation of India Limited(SPMCIL). It was established in 2006.

A brief on the Printing Presses

a) The first printing press of **India Currency Note Press (CNP)** was established in 1928 for printing bank notes in India. This press is located in Nashik, Maharashtra.

b) **Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.

c) Currency is also printed by RBI which has two printing presses & owned **by Bhartiya Reserve Bank Note Mudran Limited.** These are located in Mysore, Karnataka & Salboni, West Bengal.

d) **Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

A brief on the Minting of Coins

a) Security Printing & Minting Corporation of India Limited (SPMCIL) comprises four mint:

- India Government Mint, Mumbai
- India Government Mint, Kolkata
- India Government Mont, Hyderabad
- India Government Mint, Noida

b) The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.

c) Mumbai mint is known for producing standardized weights & measures.

d) Noida is known as the first mint in the country to produce stainless steel coins.

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Points to Remember

- Special kind of paper is required for the printing of bank notes & non-judicial stamps. This paper is produced in special Security Paper Mill which was established in 1968 at **Hoshangabad**, Madhya Pradesh.
- **2 currency note printing presses** owned by GOI & 2 are owned by RBI , through the Bharatiya Reserve Bank Note Mudran Ltd. (BRBNML). **GOI presses** are at **Nasik (Western India) & Dewas (Central India). RBI presses** are at **Mysore (Southern India) & Salboni (Eastern India).**
- Coins are minted in four mints owned by GOI which are located at Mumbai, Hyderabad, Calcutta & NOIDA.

Topic 39: What is the Mudra Scheme?

a) MUDRA stands for Micro Units Development & Refinance Agency Ltd.

b) Financial institution set up by GOI for development & refinancing micro units enterprises.

c) The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.

d) It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks.

e) Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products / schemes. The financial limit for these schemes are:-

Shishu: covering loans upto Rs. 50,000/-

Kishor: covering loans above Rs. 50,000/- and upto 5 lakhs

Tarun: covering loans above Rs. 5 lakhs to 10 lakhs

f) Pradhan Mantri Mudra Yojana is a Government of India scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto 10 lakhs for non-farm income generating activities. Generally, loans upto 10 lakhs issued by banks under Micro Small Enterprises is given without collaterals.

g) Shri Mohammad Mustafa is the Head currently.

Topic 40: Headquarters of the International Financial Organizations

Name of the Organization	HQ
IMF International Monetary Fund	Washington, DC
IBRD International Bank for Reconstruction and Development	Washington, DC
IFC International Finance Corporation	Washington, DC
IDA International Development Association	Washington, DC
ICSID, International Centre for Settlement of Investment Disputes	Washington, DC
MIGA Multilateral Investment Guarantee Agency	Washington, DC
World Trade Organization (WTO)	Geneva
AFDB African Development Bank	Abidjan
ADB Asian Development Bank	Manila
EBRD European Bank for Reconstruction & Development	London
BIS Bank of International Settlements	Basel
EIB European Investment Bank	Luxembourg
AACB African Association of Central Banks	Dakar, Senegal
IIB International Investment Bank	Moscow, Russia
SEACEN South East Asian Central Banks Centre	Kuala Lumpur, Malaysia

Topic 41: Important Financial, Economics & Budget Terms

- **Fiscal Responsibility and Budget Management Act:** The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.
- **Dividend Distribution Tax:** This is a tax levied on companies that pay out dividends to its shareholders, i.e. share a portion of earnings with them.
- **Venture Capital Funds:** These are funds that invest in startups, a financially riskier proposition than investing in established companies.
- **Securities Transaction Tax:** It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, and equity-linked mutual funds.

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- **Capital Gains Tax:** It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.
- **Ad Valorem Tax:** This is charged as a percentage of the value of a good or service, not at a specific rate per unit.
- **Advance Pricing Agreement (APA):** It is an agreement between a taxpaying entity and the taxman that indicates how the former will price transactions with its associates.
- **Fiscal Consolidation:** The term refers to the things a Government does to maintain good fiscal health — cut debt and wasteful expenditure and improve revenue opportunities.
- **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods and services to be higher than the value of its exports.
- **Bear market:** A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.
- **Bull market**: A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.
- **Inflation risk:** The risk that the purchasing power of the future value of assets or income will be lower due to inflation.
- **Interest rate risk**: Risk of gain or loss on a security due to possible changes in interest rate levels. When interest rates rise, the market value of a debt security will fall, and vice versa.
- **Direct and Indirect Taxes**: Direct taxes are the one that fall directly on individuals and corporations. For example, income tax, corporate tax etc. Indirect taxes are imposed on goods and services. They are paid by consumers when they buy goods and services. These include excise duty, customs duty etc.
- **Customs Duty:** These are levies charged when goods are imported into, or exported from, the country, and they are paid by the importer or exporter. Usually, these are also passed on to the consumer.
- **Primary Deficit:** The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.
- **Fiscal policy:** It is the government actions with respect to aggregate levels of revenue and spending. Fiscal policy is implemented though the budget and is the primary means by which the government can influence the economy.
- **Fiscal Deficit:** When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money form the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.
- **Revenue Deficit:** The difference between revenue expenditure and revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.
- **Capital Budget:** It consists of capital receipts and payments. It includes investments in shares, loans and advances granted by the central Government to State Governments, Government companies, corporations and other parties.
- **Vote on Account:** The Vote on Account is a grant made in advance by the parliament, in respect of the estimated expenditure for a part of new financial year, pending the completion of procedure relating to the voting on the Demand for Grants and the passing of the Appropriation Act.
- **Guillotine:** Parliament, unfortunately, has very limited time for scrutinising the expenditure demands of all the Ministries. So, once the prescribed period for the discussion on Demands for Grants is over, the Speaker of Lok Sabha puts all the outstanding Demands for Grants, Whether discussed or not, to the vote of the House. This process is popularly known as 'Guillotine'.
- **Public Account:** Under provisions of Article 266(1) of the Constitution of India, Public Account is used in relation to all the fund flows where Government is acting as a banker. Examples include Provident Funds and Small Savings. This money does not belong to government but is to be returned to the depositors. The expenditure from this fund need not be approved by the Parliament.

Topic 42: Major Controls/Schemes introduced in Banking Sector from 1968

Year	Reform Introduced
1962	In order to ensure the safety of deposits of small depositors in banks in India, Deposit Insurance Corporation Act, 1961 was enacted. Deposit Insurance Corporation of India was established in January 1962.
1963	Agricultural Refinance Corporation (ARC) was set up by the Act of July 1, 1963. Its objective was to refinance central land mortgage banks, State cooperative banks and scheduled commercial banks.
1965	Credit Authorisation Scheme(CAS) was introduced, under which the commercial banks were required to obtain prior permission of RBI for sanctioning any fresh working capital limits above the prescribed norm which was revised from time to time.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.

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1969	Lead Bank Scheme was introduced to mobilise deposits on a massive scale throughout the country and also for stepping up lending to the weaker sections.
1972	Concept of Priority Sector was formalised. Specific targets were set out in Nov 1974 for public sector banks & in Nov. 1978 for private sector banks.
1972	Differential Rate of Interest (DRI) Scheme was instituted to cater to the needs of the weaker sections of the society and for their upliftment.
1980	Six Banks with demand and time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalised on April 15, 1980.
1994	Board for Financial Supervision (BFS) was set up within RBI to attend exclusively to supervisory functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other para-banking financial institutions.
1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
2006	Banking Codes and Standards Board of India (BCSBI) was set up by Reserve Bank in order to provide for voluntary registration of banks committing to provide customer services as per the agreed standards and codes.
The roadmap for the presence of foreign banks in India was drawn up in **February 2005.**	
Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances **in November 2005.**	
Recovery of Debts Due to Banks and Financial Institutions Act **was enacted in 1993,** which provided for the establishment of tribunals for expeditious adjudication and recovery of non-performing loans.	
Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act**, 2002 was enacted in March, 2002.**	

Topic 43: History of Banking Sector in India

a) The first bank of a joint stock variety was Bank of Bombay, established in 1720 in Bombay. This was followed by Bank of Hindustan in Calcutta, which was established in 1770 by an agency house.

b) The General Bank of Bengal and Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.

c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.

d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, and the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.

e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.

f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute and imposed some restrictions on their business.

g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, and the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.

h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership and many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were established between 1906 and 1913.

i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.

j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.

Note: They were known as Presidency banks as they were set up in the three Presidencies that were the units of administrative jurisdiction in the country for the East India Company. The Presidency banks were governed by Royal Charters. The Presidency banks issued currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished and that function was entrusted to the Government.

k) The presidency banks were amalgamated into a single bank, the Imperial Bank of India, in 1921. It also functioned as a central bank prior to the establishment RBI. The Imperial Bank of India performed three set of functions, viz., commercial banking, central banking and the banker to the government.

l) By 1930, the number of commercial banks increased to 107 with the Imperial Bank of India still dominating the Indian banking sector.

m) Indian Central Banking Enquiry Committee was set up in 1929 to survey extensively the problems of Indian

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banking, observed that a central bank be established for the country.

n) Reserve Bank of India Act 1934 was enacted paving the way for the setting up of the Reserve Bank of India. The issue of bank failures and the need for catering to the requirements of agriculture were the two prime reasons for the establishment of the Reserve Bank. The banking sector came under the purview of the Reserve Bank in 1935.

o) The Government, therefore, first implemented the exercise of nationalisation of the Imperial Bank of India with the objective of "extension of banking facilities on a large scale, more particularly in the rural and semi-urban areas, and for diverse other public purposes". The Imperial Bank of India was converted into the State Bank of India in 1955 with the enactment of the State Bank of India Act, 1955.

Topic 44: Important Financial Abbreviations Part 2

- ADRs - American Depository Receipts
- CAGR - Compounded Annual Growth Rate
- CDSL - Central Depositary Services (India) Limited
- ECS - Electronic Clearing Scheme
- FIIs - Foreign Institutional Investors
- GETFs - Gold Exchange Traded Funds
- IFCI - Industrial Financial Corporation of India
- IPO - Initial Public Offering
- NSC - National Savings Certificate
- OTCEI - Over the Counter Exchange of India Limited
- Industrial Credit and Investment Corporation of India Bank
- NISM: National Institute of Securities Market
- SIP: Systematic Investment Plan
- SWP: Systematic Withdrawal Plan
- AAY: Antyodaya Anna Yojana
- CAA&A: Controller of Aid Accounts and Audit
- CFPI: Consumer Food Price Index
- CIRP: Corporate Insolvency Resolution Process
- CLSS: Credit Linked Subsidy Scheme
- DARE: Department of Agricultural Research and Education
- DDA: Doha Development Agenda
- DGCI&S: Directorate General of Commercial Intelligence and Statistics
- DGFT: Directorate General of Foreign Trade
- DIPAM: Department of Investment and public Asset Management
- DIPP: Department of Industrial Policy and Promotion
- DISCOMS: Distribution Companies
- EBRD: European Bank for Reconstruction and Development
- EFTA: European Free Trade Association
- EIB: European Investment Bank
- e-NAM: Electronic National Agriculture Market
- EPCG: Export Promotion on Capital Goods
- GCC: Gulf Cooperation Council
- IBC: Insolvency and Bankruptcy Code
- LFPR: Labour Force Participation Rate
- M0: Reserve Money
- M3: Broad money
- MDGs: Millennium Development Goals
- NAREDCO: National Real Estate Development Council
- NCDs: Non-Convertible Debentures
- NCLT: National Company Law Tribunal
- NICRA: National Innovations on Climate Resilient Agriculture
- PMAY: Pradhan Mantri Awas Yojana
- PMFBY: Pradhan Mantri Fasal Bima Yojana
- PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- POL:Petroleum Oil and Lubricants
- RMSA:Rashtriya Madhyamik Shiksha Abhiyan
- SSA: Sarva Shiksha Abhiyaan
- SUUTI: Specified Undertaking for Unit Trust of India
- UDAY: Ujjwal Discom Assurance Yojna
- UDISE: Unified District Information System for Education

Topic 45: Miscellaneous Banking Terms

- **Average Yield:** It is the sum of all interest that the investment generates divided the length of time the investor invested in it.
- **Net Interest Margin:** Net interest margin is the net interest income divided by average interest earning assets.
- **Bulk Deposits:** a) It means single Rupee term deposits of Rupees one crore & above for Scheduled Commercial Banks other than RRBs. b) For RRBs, it is the Single Rupee term deposits of Rupees fifteen lakhs and above.
- **"Notice deposits":** It means term deposit for specific period but withdrawable on giving at least one complete banking day's notice.
- **"Term deposit":** It means a interest bearing deposit received by the bank for a fixed period and shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificate.
- **Small Accounts:** It means a savings account in which:

1. the aggregate of all credits in a financial year does not exceed rupees one lakh;
2. the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
3. the balance at any point of time does not exceed rupees fifty thousand.

- **LIBOR:** It is the average weighted interest rate on inter-bank loans provided by banks, that participate in the

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London interbank market and offer funds in different currencies for different time periods (from 1 day to 1 year).

- **Double Taxation Avoidance Agreement (DTAA):** It is a tax treaty signed between two or more countries. Its key objective is that tax-payers in these countries can avoid being taxed twice for the same income. It applies in cases where a tax-payer resides in one country and earns income in another.
- **DRI Loans**

DRI scheme provides bank loan at a concessional rate of interest of 4% per annum for productive / self employment ventures. SC/ST, minorities and physically handicapped persons are targeted under this scheme to boost financial inclusion.

- **Amortization:** It is the reduction of an amount at regular intervals over a certain time period. It mainly refers to the reduction of debt by regular payment of loan installments during the life of a loan. It also describes the accounting process of writing off an intangible asset.
- **Lessor & Lessee:** Lessor and Lessee are two parties to a lease agreement. An agreement or a contract by which the owner (lessor) of a specified asset grants permission to another party (lessee) to use the asset for a specific period of time and with defined terms and conditions in return of periodic rentals, is termed as a lease. A lessor is a person or a party who is the owner of the asset under the lease agreement. The lessor holds the legal rights over an asset. A lessee is a person or a party who takes the asset on lease from the lessor (owner of the asset). The lessee is often termed as a tenant. The lessee is required to oblige the terms and conditions mentioned in the lease agreement.
- **"Bailment":** It is the delivery of goods by one person to another for some purpose, upon a contract that they shall, when the purpose is accomplished, be returned or otherwise disposed of according to the directions of the person delivering them. The person delivering the goods is called the "bailor". The person to whom they are delivered is called the "bailee".
- **Derivative:** A derivative instrument derives its value from an underlying product. There are basically three derivatives

a) Forward Contract- A forward contract is an agreement between two parties to buy or sell an agreed amount of a commodity or financial instrument at an agreed price, for delivery on an agreed future date. **Future Contract-** Is a standardized exchange tradable forward contract executed at an exchange.

b) Options- An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial instrument at an agreed rate (exercise price) on or before an agreed date (expiry or settlement date). The buyer pays the seller an amount called the premium in exchange for this right. This premium is the price of the option.

c) Swaps- Is an agreement to exchange future cash flow at pre-specified Intervals. Typically one cash flow is based on a variable price and other on affixed one.

- **Restructuring:** A restructured account is one where the bank, grants to the borrower concessions that the bank would not otherwise consider.
- **CASA Deposit:** Deposit in bank in current and Savings account.
- **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call and short notice, inter-bank placements due within 30 days and securities under "held for trading" and "available for sale" categories excluding securities that do not have ready market.
- **ALCO:** Asset-Liability Management Committee (ALCO) is a strategic decision making body, formulating and overseeing the function of asset liability management (ALM) of a bank.
- **Consortium Financing:** It occurs for transactions that might not take place with a single lender. Several banks agree to jointly supervise a single borrower with a common appraisal, documentation and follow-up and own equal shares in the transaction.
- **Moratorium Period:** Moratorium period or EMI holiday period refers to a particular duration in the loan tenure when the borrower is not required to pay EMIs. This holiday period is mostly available for salaried individuals. Although the borrower is not required to pay EMIs, the loan amount would still continue to incur interest during this period.
- **A Brief on Insolvency and Bankruptcy Board of India**

a) It was established on 1st October, 2016 under the Insolvency and Bankruptcy Code, 2016 (Code).

b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates and amends the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of the value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders.

c) It is a unique regulator: regulates a profession as well as processes.

d) It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies, Insolvency Professional Entities and Information Utilities.

e) Dr. M. S. Sahoo is the Chairperson.

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Part 3: Static General Awareness Capsule for SBI PO| Clerk| BOB & RBI Grade B Exam 2018

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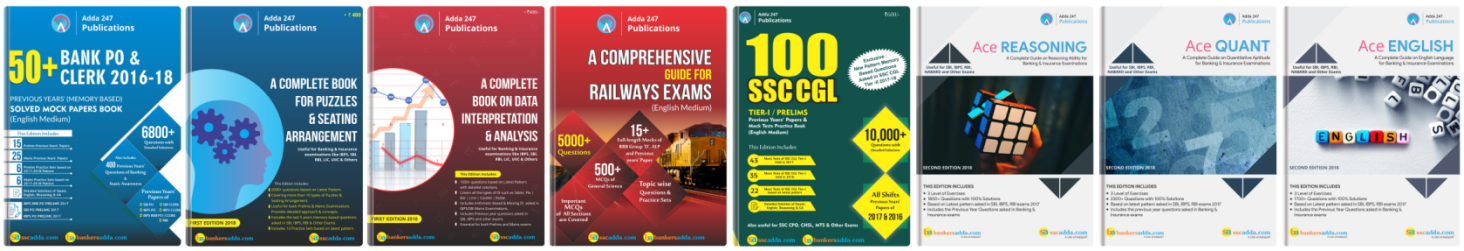

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Topic 1: List of Union Cabinet Ministers & their Constituency

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Cabinet Ministers	Portfolio	Constituency
Shri Narendra Modi	Atomic Energy Space Personnel, Public Grievances and Pensions All important policy issues and all other portfolios not allocated to any Minister	Varanasi
Shri Raj Nath Singh	Home Affairs	Lucknow, Uttar Pradesh
Smt. Sushma Swaraj	External Affairs	Vidisha, Madhya Pradesh
Piyush Goyal (Additional charge)	Finance & Corporate Affairs	Maharashtra
Shri Nitin Jairam Gadkari	Road Transport & Highways Shipping, Water Resources, River Development & Ganga Rejuvenation	Nagpur, Maharashtra
Shri Suresh Prabhu	Commerce & Industry & Civil Aviation	Andhra Pradesh, Rajya Sabha
Shri D. V. Sadananda Gowda	Statistics & Programme Implementation	Bangalore North, Karnataka
Sushri Uma Bharati	Drinking Water & Sanitation	Jhansi, Uttar Pradesh
Shri Ramvilas Paswan	Consumer Affairs, Food & Public Distribution	Hajipur, Bihar
Smt. Maneka Sanjay Gandhi	Women & Child Development	Pilibhit, Uttar Pradesh
Shri Ananthkumar	Chemicals & Fertilizers, Parliamentary Affairs	Bangalore South, Karnataka
Shri Ravi Shankar Prasad	Law & Justice, Electronics & Information Technology	Bihar – Rajya Sabha
Shri Jagat Prakash Nadda	Health & Family Welfare	Himachal Pradesh, Rajya Sabha
Shri Anant Geete	Heavy Industries & Public Enterprises	Raigad, Maharashtra
Smt. Harsimrat Kaur Badal	Food Processing Industries	Bathinda, Punjab
Shri Narendra Singh Tomar	Rural Development, Panchayati Raj & Mines	Gwalior, Madhya Pradesh
Shri Chaudhary Birender Singh	Steel	Haryana, Raj ya Sabha
Shri Jual Oram	Tribal Affairs	Sundargarh, Odisha
Shri Radha Mohan Singh	Agriculture & Farmers Welfare	Purvi Champaran, Bihar
Shri Thawar Chand Gehlot	Social Justice & Empowerment	Madhya Pradesh, Rajya Sabha
Smt. Smriti Zubin Irani	Textiles	Gujarat, Rajya Sabha
Dr. Harsh Vardhan	Science & Technology Earth Sciences, Environment, Forest & Climate Change	Chandni Chowk, Delhi
Shri Prakash Javadekar	Human Resource Development	Maharashtra, Rajya Sabha
Shri Dharmendra Pradhan	Petroleum & Natural Gas Skill Development & Entrepreneurship	Deogarh
Shri Piyush Goyal	Railways, Coal	Maharashtra
Smt. Nirmala Sitharaman	Defence	Rajya Sabha Karnataka
Shri Mukhtar Abbas Naqvi	Minority Affairs	Jharkhand

Ministers of State (Independent Charge)		
Cabinet Ministers	Portfolio	Constituency
Shri Inderjit Singh Rao	Planning	Gurugram, Haryana
Shri Santosh Kumar Gangwar	Labour and Employment	Bareilly, Uttar Pradesh
Shri Shripad Yesso Naik	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)	North Goa
Dr. Jitendra Singh	Development of North Eastern Region	Udhampur, Jammu & Kashmir
Dr. Mahesh Sharma	Culture	Gautam Buddha

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		Nagar, UP
Shri Giriraj Singh	Micro, Small and Medium Enterprises	Nawada, Bihar
Shri Manoj Sinha	Communications	Ghazipur, UP
Col. Rajyavardhan Singh Rathore	Youth Affairs and Sports, Information and Broadcasting	Jaipur Rural, Rajasthan
Shri Raj Kumar Singh	Power, New and Renewable Energy	Arrah
Shri Hardeep Singh Puri	Housing and Urban Affairs	Uttar Pradesh, Rajya Sabha
Shri Alphons Kannanthanam	Tourism	Rajasthan, Rajya Sabha

Topic 2: Upcoming Important Sport Events

Summer Olympics	Japan (2020); Paris (2024), Los Angles (2028)
Winer Olympics	Pyeong Chang, South Korea (2018); Beijing China (2022)
Common Wealth Games	Queensland, Australia (2018); London (2022)
Asian Games	Indonesia (2018); Hangzohu, China (2022)
FIFA	Russia (2018); Qatar (2022)
Common Wealth Youth Games	Brahmas (2017); Belfast (2021)
Common Wealth Weightlifting Championship	Lima, Peru (2018)

Men Hockey World Cup	2018 (India)
Women Hockey World Cup	2018 (London)
ICC Women Cricket World Cup	2021 (New Zealand)
ICC Men Cricket World Cup	2019 (England); 2023 (India)
FIFA (Women)	2019 (France) → Dare to

World Cup	Shine
ITTF Table Tennis World Cup	2018 (London)

ICC World Cup Cricket Venue:

ODI: (One day International): 1. England – 2019 | 2. India – 2023

T20 World Cup: Australia - 2020.

FIFA (Football) World Cup venue:

2018: Russia | 2022: Qatar

Commonwealth Games venues: 2018 – Gold Coast (Australia). | **2022: Birmingham (England)**

Olympics Games venues:

2016 Summer: Rio de Janeiro (Brazil)
2018 winter: Pyeongchang (South Korea)
2020 summer: Tokyo (Japan)
2022 Winter: Beijing (China)
2024 Summer: Paris (France)

Asian Games host cities:

1. 2014: Incheon (South Korea) (Note: 2010 Asian Games held in Guangzhou, China).
2. 2018: Jakarta, Indonesia
3. 2022: Hangzhou, China

Topic 3: The Headquarters of the UN Organizations

International Organizations	HQ:
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris

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UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague
Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

Topic 4: Revolutions in the field of Agriculture in India

- Black Revolution - Petroleum Production
- Blue Revolution - Fish Production
- Brown Revolution - Leather/Non-conventional (India)/Cocoa production
- Golden Fiber Revolution - Jute Production
- Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- Green Revolution - Food grains
- Grey Revolution - Fertilizer
- Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production
- Red Revolution - Meat & Tomato Production
- Round Revolution - Potato
- Silver Fiber Revolution - Cotton
- Silver Revolution - Egg/Poultry Production
- White Revolution (In India: Operation Flood) - Milk/Dairy production
- Yellow Revolution - Oil Seeds production
- Evergreen Revolution - Overall development of Agriculture.

Topic 5: A Brief on the Census 2011

1) The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males&586.46 million (48.46%) are females.
   The major highlights of the Census 2011 (Provisional figures) are as under:
   *The population of India has increased by more than 181 million during the decade 2001-2011.
2) %age growth in 2001-2011 is 17.64; males 17.19&females 18.12.
3) *Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

Some of the highlights

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh
- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)
- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- Least Sex Ratio (UT) - Damn & Dayyu (61 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haweli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million

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Topic 6: Current Office Holders List

Important National Officials	
Designation	**Name**
Chairperson, CBDT	Suhsil Chandra
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	Dhirendra Pal Singh
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Shri Yudhvir Singh Malik
Director General, National Cadet Corps	PP Malhotra
Chairperson, Central Board of Secondary Education	Anita Karwal
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Rajni Kant Mishra
Director General, CRPF	**Rajiv Rai Bhatnagar**
Director General, ITBP	**RK Pachnada**
Solicitor General	Ranjit Kumar resigned
Attorney General	**KK Venugopal**
Chairperson, National Green Tribunal	Justice Adarsh Kumar Goel
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sandeep Jajodia
Chairperson, NASSCOM	Rishad Premji
Chairman, Press Trust of India	Vivek Goenka

Designation	Name
National Security Advisor	Ajit Kumar Doval
Chairman, Railway Board	Ashwani Lohani
Director, Central Bureau of Investigation (CBI)	Alok Verma
Chief, Intelligence Bureau (IB)	Rajiv Jain
Chief, Research & Analysis Wing (RAW)	Anil Dhasmana
Director General, NIA	**YC Modi**

Post	Name
Chief Justice, Supreme Court	Deepak Misra(45th)
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Om Prakash Rawat
Chairman, Union Public Service Commission	Sh. Arvind Saxena
Deputy Chairman, Rajya Sabha	PJ Kurien retired

Designation	Name
Secretary-General, United Nations Organisation	Antonio Guterres
Managing Director, International Monetary Fund	Christine Lagarde
President, World Bank	Jim Yong Kim
Director-General, World Trade Organisation	Roberto Azevedo
DG, UNESCO	Audrey Azoulay
President, UN General Assembly	Miroslav Lajcak
Director-General, WHO	Tedros Adhanom Ghebreyesus
President, International Court of Justice	Abdulqawi Ahmed Yusuf
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Director-General, International Atomic Energy Agency	Yukiya Amano
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lee Luang Minh
Secretary-General, SAARC	Amjad Hussain B Sial
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket Council	Shashank Manohar

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Topic 7: Important Ports in India

Port	State
Kolkata	West Bengal
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Chennai	Tamil Nadu
Ennore	Tamil Nadu
Tuticorin	Tamil Nadu
Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

Topic 8: The Most Famous Temples in India

- Badrinath Temple: Chamoli district, Uttarakhand
- The Konark Sun Temple: Puri district of Odisha
- Brihadeeswara Temple: Thanjavur city of Tamil Nadu
- Somnath Temple: Saurashtra (Gujarat)
- Kedarnath Temple: Garhwal area (Uttarakhand)
- Sanchi Stupa: Raisen district of Madhya Pradesh
- Ramanathaswamy Temple: Tamil Nadu
- Vaishno Devi Mandir: J&K, near Katra.
- Siddhivinayak Temple: Prabha Devi, Mumbai
- Gangotri Temple: Uttarkashi district of Uttarakhand
- Golden Temple or Sri Harmandir Sahib: Amritsar
- Kashi Vishwanath Temple: Varanasi (Uttar Pradesh)
- Lord Jagannath Temple: Puri (Orissa)
- Yamunotri Temple: Uttarkashi district of Uttarakhand
- Meenakshi Temple: Madurai (Tamil Nadu)
- Amarnath Cave Temple: State of J&K
- Lingaraja Temple: Orissa
- Tirupati Balaji: Tirumala (Andhra Pradesh)
- Kanchipuram Temples: Tamil Nadu
- Khajuraho Temple: Madhya Pradesh
- Virupaksha Temple: Hampi, Bellary, Karnataka
- Akshardham Temple: Delhi
- Shri Digambar Jain Lal Mandir: Oldest Jain temple in Delhi
- Gomateshwara Temple: Shravanabelagola town of Karnataka
- Ranakpur Temple: Pali district of Rajasthan
- Shirdi Sai Baba Temple: Shirdi town of Maharashtra
- Sree Padmanabhaswamy Temple : Thiruvananthapuram, the capital city of Kerala
- Dwarkadhish Temple: Dwarka city (Gujarat)
- Laxminarayan Temple: In Delhi

Topic 9: List of the Important Airports in India

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose Intl.Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh Intl. Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar Intl. Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	andaman&Nicobar Islands
Birsa Munda Airport	Ranchi	Jharkhand

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Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	Uttrakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International	Shillong	Meghalaya

Airport		
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

Topic 10: What are the names of the Borders/Boundary Lines?

- **Durand Line**: Afghanistan & Pakistan
- **Hindenburg Line**: Germany & Poland.
- **Mason-dixon Line**: Line of demarcation between four states in the United States.
- **Mannerheim Line**: Russia-Finland border.
- **Macmahon Line**: India & China
- **Medicine Line**: Canada & the United States.
- **Order-neisse Line**: Poland & Germany
- **Radcliffe Line**: India & Pakistan.
- **Siegfried Line**: Germany on its border with France.
- **17th Parallel**: North Vietnam & South Vietnam
- **26th Parallel south**: Africa, Australia & South America.
- **30TH PARALLEL** Equator & the North Pole.
- **38th Parallel:** Separates North Korea&South Korea.
- **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- **40th Parallel north:** formed the original northern boundary of the British Colony of Maryland.
- **42nd Parallel north**: New York - Pennsylania Border.
- **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- **45th parallel** makes up most of the boundary between Montana&Wyoming.
- **49th Parallel** is the boundary between USA&Canada

Topic 11: List of Schemes & Apps launched by Banks

1. **Airtel money –** AXIS BANK + AIRTEL
2. **Asha Home loan –** AXIS BANK
3. **Branch on Wheel –** ICICI Bank in Odisha
4. **Chillar –** HDFC Bank
5. **China's first online Banking "webank"** – Tancet Holdings
6. **Digital Banking "POCKET" –** ICICI Bank
7. **Digital Village Project in Akodara Village of Gujarat –** ICICI Bank
8. **eforex –** State Bank of India
9. **E-KYC –** State Bank of India
10. **EMI ON DEBIT CARD –** ICICI Bank
11. **First home grown INDEX "COMPOSITE INDEX" –** State Bank of India
12. **I-Mobile app for windows phone –** ICICI Bank
13. **India's first" transparent credit card "in association with American Express –** ICICI Bank
14. **Instant money transfer –** Bank of India
15. **Instant Money Transfer (IMT) –** Bank of India
16. **Kisan card –** AXIS BANK
17. **M-Pesa –** ICICI Bank+Vodafone
18. **Student Travel Card –** ICICI Bank
19. **TAB BANKING FACILITY –** State Bank of India
20. **Tap & pay –** ICICI Bank
21. **IMobile app for windows phone –** ICICI Bank
22. **'Saral Rural Housing Loan' Scheme -** ICICI Bank
23. **Awareness initiative 'Dhanchayat -** HDFC Bank
24. **UPI App That Turns Your Smartphone into a Bank for Easy Transfers –** RBI
25. **SBI launches 'State Bank of India No Queue' Mobile App –** State Bank of India
26. **UcoPay wallet -** UCO Bank
27. **LIME App -** Axis Bank
28. **PAYZAPP App -** HDFC Bank

Topic 12: Stock Exchanges around the World

- New York Stock Exchange (NYSE): HQ in New York City
- NASDAQ OMX: HQ in New York City.
- Tokyo Stock Exchange: HQ in Tokyo
- London Stock Exchange: HQ in London.
- Shanghai Stock Exchange: HQ in Shanghai.

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- Hong Kong Stock Exchange: HQ in Hong Kong.
- Toronto Stock Exchange: HQ in Toronto.
- BM&F Bovespa: HQ in Sao Paul
- Australian Securities Exchange: HQ in Sydney
- Deutsche Börse: HQ in Frankfurt.
- Taiwan Stock Exchange – HQ in the city of Taipei
- JSE Limited HQ in Johannesburg, South Africa.
- American Stock Exchange (AMEX) HQ in New York, USA
- Borsa Italia HQ in Milan, Italy
- London International Financial Futures&Options Exchange (LIFFE) HQ in London, Great Britain
- Montreal Exchange (MSE) HQ in Montreal, Canada
- Nordic: Baltic market (OMX) HQ in Stockholm, Sweden
- Bolsa de Madrid (Madrid Stock Exchange) HQ in Madrid, Spain
- Afghanistan Stock Exchange HQ in Kabul
- Chittagong Stock Exchange HQ in Chittagong
- Royal Securities Exchange of Bhutan HQ inThimphu
- Maldives Stock Exchange HQ in Malé
- Nepal Stock Exchange HQ in Kathmandu
- Sialkot Stock Exchange HQ in Sialkot
- Colombo Stock Exchange HQ in Colombo

Topic 13: Dams in India

Dam	River	State
Tehri Dam	Bhagirathi	Uttarakhand
Lakhwar Dam	Yamuna	Uttarakhand
Idukki (Eb)/Idukki Arch Dam	Periyar	Kerala
Bhakra Dam	Satluj	Himachal Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover Gujarat Dam	Narmada	Gujarat
Srisailam (N.S.R.S.P) Dam	Krishna	Andhra Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	CHENAB	J&K
Pong Dam	Beas	Himachal Pradesh
Nagarjuna Sagar Dam	Krishna	Telangana
Salal (Rockfill& Concrete) Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar (NHDC) Dam	Narmada	Madhya Pradesh
Pillur Dam	Bhavani	Tamil Nadu
Madupetty (Eb) Dam	Palar	Kerala
Parbati II Dam	Parbati	Himachal Pradesh
Chakra Dam	Chakra	Karnataka
Ukai Dam	Tapi	Gujarat

Topic 14: CLASSICAL DANCES & FOLK DANCES IN INDIA

Indian Classical Dances

- **Bharatnatyam: Tamil Nadu & Karnataka**
- **Kathak: North India**
- **Kathakali: Kerala.**
- **Kuchipudi: Andhra Pradesh.**
- **Manipuri: Manipur**
- **Mohiniattam: Kerala.**
- **Odissi: Orissa state.**
- **Gaudiya Nritya: West Bengal**
- **Sattriya: Assam**
- **Ghoomar: Rajasthan**
- **Thang Ta: Manipur**

North India

- **Dumhal:** Rauf tribe of Jammu & Kashmir
- **HurkaBaul**: Uttarakhand
- **Chholiya**: Kumaon region, Uttarakhand
- **Bhangra**: Punjab
- **Dhamyal** - 'Dhamyal' or 'Dhuph': Haryana
- **Mayur Nritya:** Uttar Pradesh
- **Charkula:** Braj region of Uttar Pradesh.
- **Giddha:** State of Punjab
- **Haryana**: Swang, Naqqal, Dhamal
- **Himachal Pradesh**: Nati, Kariyala, Bhagat

Central India

- **Gaur Dance:** Chhattisgarh
- **Muria Dance**: Bastar district of Chhattisgarh
- **Saila Dance**: Bastar district in the state of Chhattisgarh
- **Kaksar Dance**: Bastar district in the state of Chhattisgarh
- **Jawara Dance:** Madhya Pradesh
- **Bhagoria Dance:** Madhya Pradesh
- **Suwa Dance:** Chhattisgarh

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- **Grida Dance:** Madhya Pradesh

East India

- **Brita Dance**: 'Brita' or 'Vrita' dance: West Bengal
- **Dalkhai**: Odisha.
- **Gotipua**: Odisha
- **Bihar**: Jadur, Kathaputli, Bhako, Jhijiya

North East India

- **Hojagiri**: Tripura
- **Nongkram Dance**: Meghalaya
- **Bagurumba:** Assam
- **Bhortal Dance:** Assam
- **Cheraw Dance:** Mizoram
- **Chang Lo:** Nagaland
- **Bardo Chham:** Arunachal Pradesh
- **Bihu**: Assam

South India

- **Padayani**: Kerala
- **Kolannalu**: Andhra Pradesh
- **Parai Attam:** Tamil Nadu
- **Karagattam:** Tamil Nadu
- **Paampu Attam:** Tamil Nadu.
- **Poikal Kudirai Attam:** Tamil Nadu
- **Theyyam:** Kerala
- **Andhra Pradesh**: Veethi Natakam, Burrakatha, Lambadi, Koya.
- **Telangana**: Bathukamma
- **Dollu Kunitha**: Karnataka
- **Ghodemodni**: Goa
- **Lava Dance**: Lakshadweep
- **Fugdi**: Goan dance performed in the Konkan region
- **Veeragase:** Karnataka
- **Koli**: Maharashtra

West India

- **Dandiya**: Gujarat and Rajasthan
- **Garba**: Gujarat
- **Padhar Dance:** Gujarat

Rajasthan: Khyal, Rasdhari, Rammat, Gauri, Ghoomar

Topic 15: The Headquarters of the important Public-Sector Undertakings

- Agriculture Insurance Company of India: New Delhi
- Air India Limited: New Delhi
- Airports Authority of India: New Delhi
- Bharat Bhari Udyog Nigam: Kolkata, West Bengal
- Bharat Earth Movers (BEML): Bangalore, Karnataka
- Bharat Electronics Limited: Bangalore, Karnataka
- Bharat Heavy Electricals Limited(BHEL): New Delhi
- Bharat Petroleum Corporation Limited: Mumbai, Maharashtra
- Coal India Limited: Kolkata, West Bengal
- Damodar Valley Corporation: Kolkata, West Bengal
- Electronics Corporation of India: Hyderabad, Telangana
- Fertilizer Corporation of India Limited: Noida, Uttar Pradesh
- Food Corporation of India: New Delhi
- General Insurance Corporation of India Limited (GIC): Mumbai, Maharashtra
- Hindustan Aeronautics Limited: Bangalore, Karnataka
- Hindustan Petroleum Corporation Limited: Mumbai, Maharashtra
- India Infrastructure Finance Company: New Delhi
- Indian Oil Corporation: New Delhi
- The Jute Corporation of India Limited: Kolkata, West Bengal
- Mahanadi Coalfields Limited: Sambalpur, Odisha
- Mineral Exploration Corporation Limited: Nagpur, Maharashtra
- NHPC Limited: Faridabad, Haryana
- National Aluminium Co Ltd: Bhubaneshwar, Orissa
- National Aviation Company of India: New Delhi
- National Buildings Construction Corporation: New Delhi
- National Fertilizers Limited: Noida, Uttar Pradesh
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- National Insurance Co Ltd: Kolkata, West Bengal
- National Textile Corporation: New Delhi
- New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- North Eastern Regional Agricultural Marketing Corporation: Assam
- Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- Uranium Corporation of India: Jaduguda, Jharkhan.

Topic 16: Nick Names of Important Indian Places

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai

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Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River

Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

Topic 17: Important Defence Exercise Conducted in the World

- **Garuda:** India-France
- **HAND-HAND:** India-China
- **Indra:** India-Russia
- **Jimex**: India-Japan
- **Malbar:** Us-India-Japan
- **Shade:** Naval Forces Of India, Japan&China
- **Surya Kiran:** India&Nepal
- **Varuna:** France&India
- **Simbex:** Indian Navy With Republic Of Singapore Navy
- **Ibsamar:** India with Brazil&South African Navy
- **Konkan:** Indian Navy&Royal Navy Of Britain
- **Ausindex:** Indian&Australian Navy
- **Indradhanush Or Rainbow:** India-Uk Air Exercises
- **Nomadic Elephant:** Indian Army Exercises with Mongolia
- **Ekuverin:** Maldives&India
- **Garuda Shakti:** India&Indonesia
- **Mitra Shakti:** India-Sri Lanka
- **Naseem Al-Bahr:** India-Oman
- **SLINEX:** Joint exercise in Navy between India&Sri Lanka
- **Sahyog-Kaijin** -Joint exercise of Coast Guards of India&Japan
- **Malabar:** India&US
- **Yudh Abhyas:** India&US
- **Red flag:** India&US
- **Cope:** India&US
- **SAMPRITI –** India&Bangladesh

Topic 18: Stadiums Around the World

Stadiums in Australia

- Adelaide Oval- **Adelaide**
- Bundaberg Rum Stadium- **Cairns**
- Telstra Dome- **Melbourne**
- Manuka Oval- **Canberra**
- Marrara Cricket Ground- **Darwin**
- Melbourne Cricket Ground- **Melbourne**
- Sydney Cricket Ground- **Sydney**
- W.A.C.A. Ground- **Perth**

Stadiums in Bangladesh

- Bangabandhu National Stadium- **Dhaka**
- Chittagong Stadium- **Chittagong**

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Stadiums in England

- Edgbaston- **Birmingham**
- Headingley- **Leeds**
- Lord's- **London**
- Old Trafford- **Manchester**
- Sophia Gardens- **Cardiff**
- St Lawrence Ground- **Canterbury**
- The Brit Oval- **London**
- Trent Bridge- **Nottingham**

Stadiums in India

- Barabati Stadium -**Cuttack**
- Barkatullah Khan Stadium -**Jodhpur**
- Barsapara Cricket Stadium: **Guwahati**
- **Greenfield International Stadium:** Thiruvananthapuram
- Brabourne Stadium -**Mumbai**
- Eden Gardens -**Kolkata**
- Feroz Shah Kotla -**Delhi**
- Gandhi Stadium -**Jalandhar**
- Green Park -**Kanpur**
- Indira Gandhi Stadium -**Vijayawada**
- Rajiv Gandhi Port Silver Jubilee Stadium - **Visakhapatnam**
- Jawaharlal Nehru Stadium -**New Delhi**
- Lal Bahadur Shastri Stadium -**Hyderabad**
- M.Chinnaswamy Stadium -**Bangalore**
- MA Chidambaram Stadium -**Chennai**
- Madhavrao Scindia Cricket Ground -**Rajkot**
- Moin-ul-Haq Stadium -**Patna**
- Sardar Vallabhai Patel Motera Stadium -**Ahmedabad**
- Sawai Mansingh Stadium -**Jaipur**
- Vidarbha CA Ground -**Nagpur**
- Wankhede Stadium –**Mumbai**
- Jawaharlal Nehru Stadium: **Kochi (Kerala)**
- Dr. Bhupen Hazarika Cricket Stadium: **Guwahati (Assam)**
- Dhyan Chand National Stadium: **Delhi**

Stadiums in New Zealand

- Basin Reserve-**Wellington**
- Eden Park-**Auckland**
- Jade Stadium-**Christchurch**
- John Davies Oval-**Queenstown**
- McLean Park-**Napier**

Stadiums in Pakistan

- Arbab Niaz Stadium-**Peshawar**
- Ayub National Stadium-**Quetta**
- Gaddafi Stadium-**Lahore**

Stadiums in South Africa

- Kingsmead-Durban
- New Wanderers Stadium-**Johannesburg**
- Newlands-**Cape Town**
- St George's Park-**Port Elizabeth**
- Centurion Super Sport Park-**Pretoria**

Stadium in Sri Lanka

- Colombo Cricket Club Ground-**Colombo**
- Galle International Stadium-**Galle**
- P.Saravanamuttu Stadium-**Colombo**
- R.Premadasa Stadium-**Colombo**
- Sinhalese Sports Club Ground-**Colombo**

Stadiums in West Indies

- Sabina Park Kingston-**Jamaica**
- Antigua Recreation Ground St John's-**Antigua**
- Guyana Cricket Stadium Georgetown-**Guyana**
- Kensington Oval Bridgetown-**Barbados**
- Mindoo Phillip Park Castries-**St Lucia**
- Albion Sports Complex Berbice-**Guyana**

Stadiums in Zimbabwe

- Bulawayo Athletic Club-**Bulawayo**
- Harare Sports Club-**Harare**
- Kwekwe Sports Club-**Kwekwe**
- Queens Sports Club-**Bulawayo**

Stadiums in United Arab Emirates

- Sheikh Zayed Stadium-**Abu Dhabi**
- Sharjah Cricket Stadium-**Sharjah**

Topic 19: List of Important Days

Important Days: April	Important Days: October
2 April - World Autism Awareness Day	**First Monday of October-World Habitat Day**
5 April - National Maritime Day	**5th October- World Teachers Day**
7 April - World Health Day	**9th October- World Post Day**
10 April - World Homoeopathy Day	**10th October- World Mental Health Day**
11 April - National Safe Motherhood Day	**11th October- International Day of the Girl Child**
18 April - World Heritage Day	**13th October- International Day for Disaster Reduction**
22 April - World Earth Day	

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24 April - National Panchayati Day
25 April - World Malaria Day
26 April - World Intellectual Property Day
29 April - International Dance Day

Important Days: May

1 May - International Labours day
2 May - World Asthma Day
3 May - Press Freedom Day
8 May - World Red Cross Day
11 May - National Technology Day
17 May - International Telecommunication Day
22 May - International Day for Biological Diversity
24 May - Commonwealth Day
31 May - Anti Tobacco Day

Important Days: June

4th June: World Day of Innocent Children Victims of Aggression
5th June: World Environment Day
8 June: World Oceans Day
12 June: World Day Against Child Labor
14th June: World Blood Donor Day
15th June: World Elder Abuse Awareness Day
3rd Sunday of June: World Father's Day
21st June: International Yoga Day
23rd June: International Olympic Day
26th June: International Day against Drug Abuse & Illicit Trafficking

Important Days: January

4th Jan: International World Braille Day
9th Jan: NRI Day
10th Jan: World Laughter Day
12th Jan: National youth day (India)
15th Jan: Army Day (India)
24th Jan: National Girl child day (India)
25th Jan: Tourism Day & National Voters Day (India)

Important Days: February

2nd Feb: World Wetlands Day

4th Feb: World Cancer Awareness Day

21st Feb: International Mother Language Day

15th October- International Day of Rural Women
16th October- World Food Day
17th October- International Day for Eradication of Poverty
21st October- Police Commemoration Day
24th October- United Nations Day, World Polio Day,
31st October- Rashtriya Ekta Diwas (National Unity Day)

Important Days: November

9 Nov: World Legal Services Day
10 Nov: World Immunization Day
12 Nov: World Pneumonia Day
16 Nov: International Day for Tolerance
17th Nov: International Students Day
19 Nov: International Journalist's Remembrance Day
20th Nov: Universal Children's Day
21st Nov: World Television Day, World Fisheries Day
25th Nov: International Day for the Elimination of Violence against Women
26th Nov: National Law Day (India)

Important Days: December

1st Dec: World Aids Day
2nd Dec: International Day for the Abolition of Slavery
4th Dec: Indian Navy Day
7th Dec: Indian Armed Force Flag Day, International Civil Aviation Day
9th Dec: International Day against Corruption
10th Dec: Human Rights Day
14th Dec: National Energy Conservation Day (India)
18th Dec: International Migrants Day
23rd Dec: Farmers Day (India)
29th Dec: International Biodiversity Day

Important Days: March

8 Mar: International Women's Day
15 Mar: World Consumer Rights Day, World Disabled Day
16 Mar: National Vaccination Day

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23th Feb: World Peace & Understanding Day 28th Feb: National Science Day (India)	World Forestry Day: 21Mar World Day for Water: 22Mar World TB Day: 24 Mar

Topic 20: Summits & the Meetings to be held recently

S.no	Name of the Summit/Meeting	Venue
1.	Summit of the Americas 2018	Lima, Peru
2.	G7 Summit 2018	Canada
3.	Euro Summit 2018	Brussels
4.	NATO Summit 2018	Brussels
5.	10th BRICS Summit 2018	Johannesburg
6.	Our Ocean Summit 2018	Bali
7.	13th G20 Summit 2018	Buenos Aires, Argentina
8.	UNFCCC COP 24 {UN Framework Convention on Climate Change}	Katowice, Poland
11.	44th G7 Summit 2018	Canada
12.	51st ADB Annual Meeting 2018	Manila
13.	18th NAM Summit 2019	Azerbaijan
15.	Commonwealth Heads of Government Meet (CHOGM): CHOGM 2018	London, United Kingdom
16.	7th OPEC International Seminar 2018	Vienna, Austria
17.	33rd ASEAN Summit 2018	Singapore
18.	East Asia Summit 2018	Singapore
19.	30th APEC Summit 2018: Papua, New Guinea Port Mores 31st APEC Summit 2019: Chile	
20.	SCO Summit 2018	Qingdao, China

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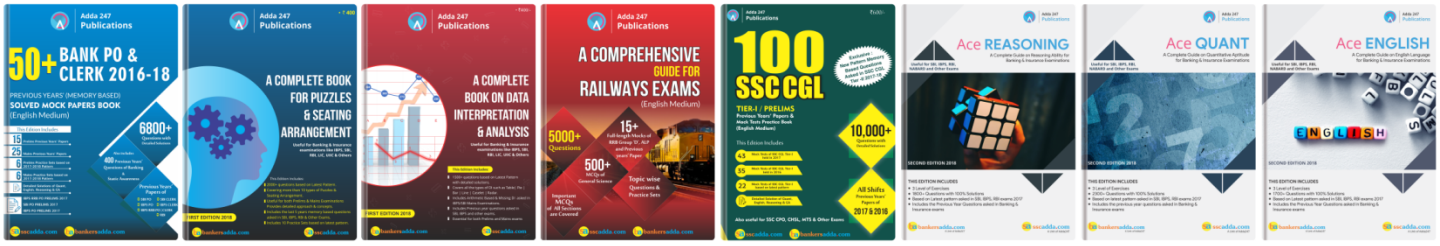

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